

**TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC
APPLICABLE TO INDIVIDUALS**

Effective as of 25.02.2013

SECTION I: ACCOUNTS	
1	Current accounts
2	Savings accounts
3	Term deposits
SECTION II: CASH OPERATIONS	
1	Cash deposits
2	Cash withdrawals
3	Other cash operations
4	Exchange of foreign currency
SECTION III: PAYMENTS	
1	Intrabank payments
2	Interbank payments
3	Direct debits
4	Standing orders
SECTION IV: CARDS	
1	International debit card Maestro with chip
2	International debit card Visa Electron with chip
3	International card with minimum account balance and/ or overdraft MasterCard Standart
4	International card with minimum account balance and/ or overdraft Visa Classic with chip
5	International card with minimum account balance and/ or overdraft MasterCard Gold with chip
6	International revolving credit card with interest free period MasterCard Standard with chip
7	International revolving credit card with interest free period Visa Classic with chip
8	International revolving credit card with interest free period MasterCard Gold with chip
9	Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills"
10	"SMS Notice" for transactions with a bank card
11	Program "Priority Pass"
12	Program "Priority Traveller"
13	Installation of POS terminal at merchant
SECTION V: INTERNET BANKING - CIBANK ONLINE	
1	Registration
2	Monthly fee
3	TOKEN
4	Payments
SECTION VI: PACKAGES	
1	Package "Dynamics"
2	Package program "Classic"
3	Package program "Practice"
4	Package program "Comfort"
5	Package program "CiPractical"
SECTION VII: LOANS	
1	Consumers loans
2	Overdrafts
3	Mortgage loans
4	Investment loans

SECTION VII: LOANS	
5	Revolving credit cards
6	Fees collected by the Bank for non-performing loans
SECTION VIII: CHEQUES	
1	Collection
2	Payment
3	Returned
4	Postal expenses
SECTION IX: SECURITIES AND CUSTODY SERVICES	
1	Securities
2	Government securities
3	Compensatory instruments
4	Custody services
SECTION X: VAULT	
1	Rental of bank safe-deposit box at the public vault
2	Visits in vaults
3	Loss/ damage of the key of the holder
4	Release/ signing new contract
SECTION XI: OTHER SERVICES	
1	Written reports
2	Certificates
3	Inquiries to correspondent banks
4	SWIFT expenses
5	Corrections
6	Others
SECTION XII: TRANSITIONAL AND FINAL PROVISIONS	

SECTION I: ACCOUNTS		BGN	EUR/ USD
1 Current accounts*			
1.1. Current account			
1.1.1. Opening		BGN 3.00	EUR 1.50
1.1.2. Monthly maintenance fee			
incl. account statements sent electronically (e-mail, portal)		BGN 1.30	BGN 1.30
incl. account statements received in the office of the Bank (Print in branch)		BGN 1.50	BGN 1.50
incl. account statements sent by post		BGN 2.00	BGN 2.00
1.1.3. Closing		free of charge	free of charge
1.2. Current account with an issued bank card**			
1.2.1. Opening			
1.2.2. Monthly maintenance fee		BGN 1.00	EUR 0.50
incl. account statements sent electronically (e-mail, portal)		BGN 0.30	BGN 0.30
incl. account statements received in the office of the Bank (Print in branch)		BGN 0.50	BGN 0.50
incl. account statements sent by post		BGN 1.00	BGN 1.00
1.2.3. Closing		free of charge	free of charge
1.3. Escrow account			
1.3.1. Opening			
up to BGN 100 000 or their equivalence in foreign currency		BGN 100.00	EUR 50.00
above BGN 100 000 or their equivalence in foreign currency		BGN 500.00	EUR 250.00
1.3.2. Monthly maintenance fee	0.20% of the amount of the contract		0.10% of the amount of the contract
1.3.3. Closing		free of charge	free of charge
2 Savings accounts			
2.1. Savings account with differentiated interest accrual			
2.1.1. Opening			
		free of charge	free of charge
2.1.2. Monthly maintenance fee for an account with an average monthly balance lower than or equal to 499.99 in BGN/EUR/USD			
incl. account statements sent electronically (e-mail, portal)		BGN 1.30	BGN 1.30
incl. account statements received in the office of the Bank (Print in branch)		BGN 1.50	BGN 1.50
incl. account statements sent by post		BGN 2.00	BGN 2.00
2.1.3. Monthly maintenance fee for an account with an average monthly balance over 500.00 in BGN/EUR/USD			
incl. account statements sent electronically (e-mail, portal)		free of charge	free of charge
incl. account statements received in the office of the Bank (Print in branch)		free of charge	free of charge
incl. account statements sent by post		free of charge	free of charge
2.1.4. Closing		free of charge	free of charge
2.2. Children's savings account "Dreams****			
2.2.1. Opening			
		free of charge	free of charge
2.2.2. Monthly maintenance fee			
		free of charge	free of charge
2.2.3. Replacement of a savins-bank book			
		BGN 4.00	
2.2.4. Loss of a savins-bank book			
		BGN 10.00	
2.2.5. Closing			
		free of charge	free of charge
3 Term deposits****			
3.1. Opening			
		free of charge	free of charge
3.2. Monthly maintenance fee			
incl. account statements sent electronically (e-mail, portal)		free of charge	free of charge
incl. account statements received in the office of the Bank (Print in branch)		free of charge	free of charge
3.3. Disposal with a term deposit, without presenting the contract			
		BGN 2.00	
3.4. Closing			
		free of charge	free of charge
Note:			
*Charges under item 1.1. and item 1.2. are also applicable to accounts of customers acting outside their professional and commercial activity. Current accounts linked to the deposit product are not charged a monthly maintenance fee until the deposit is closed or transformed into a type that does not require such maintenance. A current account is closed if the holder does not make a payment of the monthly maintenance fee for three consecutive months.			
** In addition to the fee under item 1.2.2, the Bank collects an additional fee for maintenance of the bank card, whose amount is determined by the card type. Opening and monthly maintenance of current account with revolving credit card is free of charge.			
*** Children's savings account "Dreams" is not charged with account maintenance fee, until its transformation into another type.			
**** Account statements for deposit accounts sent electronically (email, portal) or received in the office of the Bank (Print in branch) are delivered only when there is a movement on the account. The fees under item 1.1.2., 1.2.2. and 2.1.2. for accounts opened before 02.05.2011, are applicable from 10.2011.			
Upon termination of the Framework Contract for provision of payment services, the Bank does not collect additional fees and commissions.			

SECTION II: CASH OPERATIONS		BGN	EUR/ USD
1 Cash deposits			
1.1. Cash deposit to a current account			
made by the account holder or authorised person on account of an individual	free of charge	free of charge	
made by a third (non-authorised) person on account of an individual	BGN 2.00	free of charge	
1.2. Cash deposit to a savings account			
made by the account holder or authorised person on account of an individual	free of charge	free of charge	
made by a third (non-authorised) person on account of an individual	free of charge	free of charge	
1.3. Cash deposit to a term deposit			
made by the account holder or authorised person on account of an individual	free of charge	free of charge	
1.4. Cash deposit in Bulgarian coins			
up to BGN 100	free of charge		
above BGN 100	2.00%		
1.5. Cash deposit in currency different than the account currency			
	according to section II, item 1.1. or 1.2.	according to section II, item 1.1. or 1.2.	
2 Cash withdrawal*			
2.1. Cash withdrawal from a current account			
2.1.1. up to BGN 400 or their equivalence in foreign currency			
	BGN 0.50	free of charge	
2.1.1. from BGN 400 up to BGN 5 000 or their equivalence in foreign currency			
	free of charge	free of charge	
2.1.2. above BGN 5 000 or their equivalence in foreign currency			
without submission of a 2-day prior notification	0.40% above BGN 5 000, min. BGN 10	0.50% above the equivalence in foreign currency of BGN 5 000, min. BGN 10	
upon submitting a 2-day prior notification	0.20% above BGN 5 000, min. BGN 5	0.30% above the equivalence in foreign currency of BGN 5 000, min. BGN 5	
2.2. Cash withdrawal from a savings account			
2.2.1. up to BGN 5 000 or their equivalence in foreign currency			
	free of charge	free of charge	
2.2.2. above BGN 5 000 or their equivalence in foreign currency			
without submission of a 2-day prior notification	0.40% above BGN 5 000, min. BGN 10	0.50% above the equivalence in foreign currency of BGN 5 000, min. BGN 10	
upon submitting a 2-day prior notification	0.20% above BGN 5 000, min. BGN 5	0.30% above the equivalence in foreign currency of BGN 5 000, min. BGN 5	
2.3. Cash withdrawal from a current account with an issued bank card at a POS terminal			
	according to section IV	according to section IV	
2.4. Cash withdrawal from a term deposit on the maturity date or on the first working day, after the maturity date (when the maturity date is non working day)**			
2.4.1. up to BGN 5 000 or their equivalence in foreign currency			
	free of charge	free of charge	
2.4.2. above BGN 5 000 or their equivalence in foreign currency			
without submission of a 2-day prior notification	0.40% above BGN 5 000, min. BGN 10	0.40% above the equivalence in foreign currency of BGN 5 000, min. BGN 10	
upon submitting a 2-day prior notification	free of charge	free of charge	
2.5. Cash withdrawal from a term deposit on a date before the maturity date (partial or in full)			
2.5.1. up to BGN 5 000 or their equivalence in foreign currency			
	free of charge	free of charge	
2.5.2. above BGN 5 000 or their equivalence in foreign currency			
without submission of a 2-day prior notification	0.40% above BGN 5 000, min. BGN 10	0.50% above the equivalence in foreign currency of BGN 5 000, min. BGN 10	
upon submitting a 2-day prior notification	0.20% above BGN 5 000, min. BGN 5	0.30% above the equivalence in foreign currency of BGN 5 000, min. BGN 5	
2.6. Cash withdrawal from a loan from current account			
2.6.1. up to BGN 400 or their equivalence in foreign currency			
	BGN 0.50	free of charge	
2.6.2. above BGN 400 or their equivalence in foreign currency			
	free of charge	free of charge	
2.7. Cash withdrawal from a loan from savings account			
	free of charge	free of charge	
2.8. Cash withdrawal in currency different than the account currency			
	according to section II, item 2.1. or 2.2.	according to section II, item 2.1. or 2.2.	
2.9. Pre-noticed, but not withdrawn amount****			
	1.00% of the amount	1.00% of the amount	
3.0. Cash withdrawal with a card, issued by another Payment institution at a POS terminal			
	3.00% of the amount, min. BGN 10		
3 Other cash operations			
3.1. Exchange of banknotes from large denominations in small or vice versa			
up to BGN 200 or their equivalence in foreign currency	free of charge	free of charge	
above BGN 200 or their equivalence in foreign currency	1.00% of the amount	1.00% of the amount	
3.2. Exchange of Bulgarian banknotes in coins or vice versa			
	3.00% of the amount, min. BGN 5		
3.3. Authentication (examination)			
	BGN 0.50 per banknote	BGN 0.50 per banknote	
3.4. Replacement of damaged Bulgarian banknotes			
	1.00% of the amount, min. BGN 10		
4 Exchange of foreign currency****			free of charge
Note:			
When the deposit amount is a combination of banknotes and coins, the Bank collects fees according to item 1.1 and item 1.3.			
* The amount of the commission on cash withdrawal according to item 2 is calculated within the working day on the total amount of the cash transactions. On exceeding the daily cash limit, the Bank collects the due commissions.			
** The applicable fees and commissions for withdrawal from deposit accounts on the maturity date, are valid also for deposits which allow payments between maturity dates.			
*** The Bank is executing purchase and sale of currency on the announced exchanged rates. Deviations from the rates is permitted only after agreement with Dep. "Markets and Liquidity"			
****The fees under item 2.9 are not applied for amounts of term deposits.			

SECTION III: PAYMENTS		BGN	EUR/ USD
1	Intrabank payments		
1.1.	Outgoing payments		
1.1.1.	Credit transfers		
1.1.1.1.	Transfers between accounts of the same holder		
	paper order	free of charge	free of charge
	electronic order	free of charge	free of charge
1.1.1.2.	Transfers between accounts of different holders		
	paper order	BGN 0.80	EUR 3.00
	electronic order	BGN 0.50	EUR 1.50
1.1.2.	Cash payments		
1.1.2.1.	To accounts of National Revenue Agency (social security contributions and tax liabilities of individuals) held within CIBANK		
	up to BGN 1 000	BGN 4.00	
	above BGN 1 000	BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.2.	To accounts of the National Revenue Agency (social security contributions and tax liabilities of individuals) held within CIBANK, deposited in office of the Bank at premises of the NRA		
	up to BGN 1 000	free of charge	
	above BGN 1 000	free of charge	
1.1.2.3.	To budget account held within CIBANK by multiple payment order		
	up to BGN 1 000	BGN 4.00	
	above BGN 1 000	BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.4.	To accounts of other budget institutions (fines and penal provisions) held within CIBANK		
	up to BGN 1 000	BGN 4.00	
	above BGN 1 000	BGN 4.00 + 1.00% of the amount above BGN 1 000	
1.1.2.5.	To account of " TBI Credit" held within CIBANK (payment of installments on contracts)	BGN 4.00	
1.2.	Incoming payments	free of charge	free of charge
2	Interbank payments		
2.1.	Outgoing payments in national currency		
2.1.1.	Cash payments		
2.1.1.1.	Through BISERA (up to BGN 100 000)	0.40% of the amount, min. BGN 6	
2.1.1.2.	Through RINGS (up to and/ above BGN 100 000)	0.50% min. BGN 15	
2.1.1.4.	To accounts of the National Revenue Agency held in another bank (social security contributions and tax liabilities of individuals), deposited in office of the Bank, located at premises of the NRA	0.40% of the amount, min. BGN 6	
2.1.1.5.	To budget accounts held in another bank by multiple payment order	0.50%, min. BGN 10	
2.1.2.	Credit transfers		
2.1.2.1.	Through BISERA (up to BGN 100 000)		
	paper order	BGN 1.80	
	electronic order	BGN 1.00	
2.1.2.2.	Through RINGS (up to/ above BGN 100 000)		
	paper order	BGN 12.00	
	electronic order	BGN 8.00	
2.1.2.3.	Multiple payment order from/ to the budget		
	paper order	BGN 4.50	
	electronic order	BGN 2.40	
2.1.3.	Change in the original order (request by the originator)	BGN 5.00	
2.2.	Outgoing payments in foreign currency		
2.2.1.	SPOT value date (2 working days)		
	paper order		0.15% of the amount of the transfer, min. EUR 15, max. EUR 200
	electronic order		0.10% of the amount of the transfer, min. EUR 10, max. EUR 150
2.2.2.	TOM value date (next working day)		
	paper order		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250
	electronic order		0.20% of the amount of the transfer, min. EUR 20, max. EUR 200
2.2.3.	Value date - SAME DAY		
	paper order		0.30% of the amount of the transfer, min. EUR 30, max. EUR 300
	electronic order		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250
2.2.4.	Change in the original order (request by the originator)		EUR 30.00 + commission of the correspondent banks (if there are such) + SWIFT
2.2.5.	Cancelation of transfer by request of the originator		EUR 40.00 + commission of the correspondent banks (if there are such) + SWIFT
2.2.6.	Return transfers (not by the fault of the Bank)		0.10% of the amount of the transfer, min. EUR 10, max. EUR 200

SECTION III: PAYMENTS		BGN	EUR/ USD
2.2.7.	Investigations to correspondent banks for incorrect transfers		EUR 15.00 + commission of the correspondent banks (if there are such) + SWIFT
2.3.	Incoming payments in national currency	free of charge	
2.4.	Incoming payments in foreign currency		
2.4.1.	up to EUR 100 or their equivalence in foreign currency		free of charge
2.4.2.	above EUR 100 or their equivalence in foreign currency		0.10% of the amount, min. EUR 10, max. EUR 200
2.4.3.	Return of transfers (not by the fault of the Bank)		EUR 40.00 + SWIFT
3	Direct debit		
3.1.	Deposit of agreement	free of charge	
3.2.	Payments		
3.2.1.	Intrabank payment		
	paper order	BGN 0.60	
	paper order	BGN 0.80 - in force as of 01.04.2013	
	electronic order	BGN 0.30	
	electronic order	BGN 0.50 - in force as of 01.04.2013	
3.2.2.	Interbank payment		
	paper order	BGN 1.60	
	paper order	BGN 1.80 - in force as of 01.04.2013	
	electronic order	BGN 0.80	
	electronic order	BGN 1.00 - in force as of 01.04.2013	
4	Standing orders		
4.1.	Registration		
	standing orders between accounts of the same holder	free of charge	
	standing orders between accounts of different holders	BGN 1.00	
4.2.	Payments		
4.2.1.	Intrabank payments		
	transfer between accounts of the same holder	free of charge	free of charge
	transfer between accounts of different holders	BGN 0.30	EUR 1.50
	transfer between accounts of different holders	BGN 0.50 - in force as of 01.04.2013	EUR 1.50
4.2.2.	Interbank payments through BISERA	BGN 0.80	
4.2.2.	Interbank payments through BISERA	BGN 1.00 - in force as of 01.04.2013	
4.3.	Changing/ adding registration	BGN 1.00	
4.4.	Cancellation/Failure of standing order due to lack of funds in the account	BGN 0.80	
4.5.	Cancellation of registration	BGN 1.00	

Note:

In execution of payment orders in foreign currency with instruction all fees and commissions are for the ordering customer's account, the Bank collects additional fees except this of item 2.2.in accordance to the tariffs of the foreign banks.

The following value dates are applicable for transfers from/to payment accounts in BGN and foreign currency on the name of local and foreign individuals:

- 1) Credit to a payment account of CIBANK's customer - the value date on which the correspondent or settlement account of the Bank is credited with the amount of the transfer in BGN or foreign currency;
- 2) Debit to a payment account of CIBANK's customer - the value date of debiting the correspondent or settlement account of the Bank with the amount of the transfer in BGN or foreign currency;
- 3) The value date of an intrabank payment in BGN or foreign currency for the remitter and for the beneficiary is the same working day when the payment transaction is effected.

The value date is considered as interest day. The date of account completion is considered as interest day for the next period.

The value date for the account balance after completion is also the same day of completion. When closing interest accounts during the year, the day of closing is not considered as interest day.

SECTION IV: CARDS		BGN	EUR/ USD
1	International debit card Maestro with chip	as per separate price list	Appendix 1
2	International debit card Visa Electron with chip	as per separate price list	Appendix 2
3	International card with minimum account balance and/ or overdraft Mastercard with chip	as per separate price list	Appendix 3
4	International card with minimum account balance and/ or overdraft Visa Classic with chip	as per separate price list	Appendix 4
5	International card with minimum account balance and/ or overdraft MasterCard Gold with chip	as per separate price list	Appendix 5
6	International revolving credit card with interest free period MasterCard Standard with chip	as per separate price list	Appendix 6
7	International revolving credit card with interest free period Visa Classic with chip	as per separate price list	Appendix 7
8	International revolving credit card with interest free period MasterCard Gold with chip	as per separate price list	Appendix 8
9	Automatic payment of the utility bills with a bank card - "Electronic payment of utility bills"		
9.1.	Registration for payment for a merchants (one for each subscribe number)	BGN 3.00	
9.2.	Monthly fee maintenance	free of charge	
9.3.	Registration after the expiry of the validity of the card	BGN 3.00	
9.4.	Data changing- GSM number, change of the service, a subscribe number	BGN 3.00	
	Tariff of EPAY PLC operator for the service- "Electronic payment of utility bills"		
9.5.	SMS notice	BGN 0.10	
9.6.	E-mail notification	BGN 0.05	
9.7.	Payment with debit card Maestro (in force as from 21.03.2013)	0,47% (min. BGN 0.01)	
10	SMS Notice when there is a transaction with a bank card		
10.1.	Registration of the card for the service	BGN 1.00	
10.2.	Monthly fee maintenance	free of charge	
10.3.	Registration after the expiry of the validity of the card	BGN 1.00	
10.4.	Data changing- GSM number, change of the service	BGN 1.00	
10.5.	Fee for SMS notice for authorisation	BGN 0.18	
10.6.	Fee for SMS notification for balance inquiry on the bank card	free of charge	
11	Fees under program "Priority Pass"		
11.1.	Issuance of the card	free of charge	
11.2.	Annual fee for participating in Priority Pass	free of charge	
11.3.	Renewal of the card after the expiry date of the card	free of charge	
11.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
11.5.	Blocking the card Priority Pass	BGN 1.00	
11.6.	Visit VIP office, participating in the program Priority Pass(per person)		EUR 24.00
12	Fees under program "Priority Traveller"		
12.1.	Issuance of the card "Priority Traveller"	free of charge	
12.2.	Annual fee for participating in Priority Traveller	free of charge	
12.3.	Renewal of the card after the expiry date of the card	free of charge	
12.4.	Renewal of the card before the expiry date of the card	BGN 5.00	
12.5.	Blocking the card Priority Traveller	BGN 1.00	
13	Installation of POS terminal at merchant for acceptance of payments with cards		
13.1.	Installing of the POS terminal	free of charge	
13.2.	Express installation (up to 3 working days for Sofia, up to 5 workin days for other locations)	BGN 100.00	
13.3.	Monthly fee for maintainece of the POS terminal	free of charge	
13.4.	Fees and commissions per transaction	by negotiation	
13.5.	Detailed monthly report for transactions by the type of the cards	BGN 10.00	

SECTION V: INTERNET BANKING - CIBANK ONLINE		BGN	EUR/ USD
1 Registration of CIBANK ONLINE internet banking			
1.1.	Using of qualified/universal electronic signature	free of charge	
1.2.	Using TOKEN device, when CIBANK ONLINE is used with a bank package *	10.00 BGN	
1.3.	Using TOKEN device, when CIBANK ONLINE is used without a bank package *	25.00 BGN	
1.4.	With replaced TOKEN device due to damage or loss.	30.00 BGN	
Remarks:			
* The fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when the battery is discharged.			
* The fees under items 1.2 and 1.3 are not due in case of registration of a new/additional user in certain client's profile for the service if their TOKEN device had already been registered in the system.			
2 Monthly service fee			
		free of charge	
3 TOKEN device			
3.1.	Provide the TOKEN device at the moment of signing the contract	free of charge	
3.2.	Not returned TOKEN device at the moment of termination of the contract	BGN 30.00	
4 Payments			
4.1. Intraday payments			
4.1.1. Credit transfers			
	transfers between accounts of the same holder	free of charge	free of charge
	transfers between accounts of different holders	BGN 0.50	EUR 1.50
4.1.2.	Direct debit	BGN 0.30	
4.1.2.	Direct debit	BGN 0.50 - in force as of 01.04.2013	
4.2. Interbank payments			
4.2.1. Outgoing payments in national currency			
4.2.1.1.	Through BISERA (up to BGN 100 000)	BGN 1.00	
4.2.1.2.	Through RINGS (up to and/ above BGN 100 000)	BGN 8.00	
4.2.1.3.	Multiple payment order from/ to the budget	BGN 2.40	
4.2.2. Outgoing payments in foreign currency			
4.2.2.1.	SPOT value date (2 working days)		0.10% of the amount of the transfer, min. EUR 10, max. EUR 150
4.2.2.2.	TOM value date (next working day)		0.20% of the amount of the transfer min. EUR 20, max. EUR 200
4.2.2.3.	Value date - SAME DAY		0.25% of the amount of the transfer, min. EUR 25, max. EUR 250

SECTION VI: PACKAGES		BGN	EUR/ USD
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1	Package "Dynamics"		
1.1.	Purchase	free of charge	
1.2.	Monthly maintenance fee	BGN 4.00	
1.3.	Termination	free of charge	
2	Package program "Classic"		
2.1.	Purchase	free of charge	
2.2.	Minimum balance for activation	BGN 5.00	
2.3.	Monthly maintenance fee	BGN 2.50	
2.4.	Termination	BGN 10.00	
3	Package program "Practice"		
3.1.	Purchase	free of charge	
3.2.	Minimum balance for activation	BGN 5.00	
3.3.	Monthly maintenance fee	BGN 4.00	
3.4.	Termination	BGN 15.00	
4	Package program "Comfort"		
4.1.	Purchase	free of charge	
4.2.	Minimum balance for activation	BGN 10.00	
4.3.	Monthly maintenance fee	BGN 6.00	
4.4.	Termination	BGN 20.00	
5	Package program "CI Practical"		
5.1.	Purchase	free of charge	
5.2.	Minimum balance for activation	BGN 10.00	
5.3.	Monthly maintenance fee	BGN 6.00	
5.4.	Termination	BGN 10.00	

Note:
 *Offering of package "Dynamics" is suspended from 18.07.2011.

SECTION VII: LOANS		BGN	EUR/ USD
1	Consumer loans		
1.1.	Consumer loan under credit program "Classic"		
1.1.1.	Application and documents review fee	BGN 30.00	
1.1.2.	Processing and management fee	2.50% of the amount of the loan	
1.1.3.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.1.4.	Change of the date of the monthly installment	BGN 10.00	
1.1.5.	Change of pledge of future receivables	BGN 10.00	
1.1.6.	Repayment before the maturity date (in full or partial)	free of charge	
1.2.	Consumer loan under credit program "Advance"		
1.2.1.	Application and documents review fee	BGN 30.00	
1.2.2.	Processing and management fee	2.00% of the amount of the loan	
1.2.3.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.2.4.	Change of the date of the monthly installment	BGN 10.00	
1.2.5.	Change of pledge of future receivables	BGN 10.00	
1.2.6.	Repayment before the maturity date (in full or partial)	free of charge	
1.3.	Consumer loan under credit program "Premium"		
1.3.1.	Application and documents review fee	BGN 30.00	
1.3.2.	Processing and management fee	2.00% of the amount of the loan	
1.3.3.	Annual management fee	0.60% of the current balance of the loan	
1.3.4.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.3.5.	Change of the date of the monthly installment	BGN 10.00	
1.3.6.	Change of pledge of future receivables	BGN 10.00	
1.3.7.	Repayment before the maturity date (in full or partial)	free of charge	
1.4.	Consumer loan under credit program "Partners"		
1.4.1.	Application and documents review fee	BGN 30.00	
1.4.2.	Processing and management fee	2.00% of the amount of the loan	
1.4.3.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.4.4.	Change of the date of the monthly installment	BGN 10.00	
1.4.5.	Change of pledge of future receivables	BGN 10.00	
1.4.6.	Repayment before the maturity date (in full or partial)	free of charge	
1.5.	Consumer loan "I want a baby"		
1.5.1.	Application and documents review fee	BGN 30.00	
1.5.2.	Processing and management fee	free of charge	
1.5.3.	Renegotiation of loan terms	free of charge	
1.5.4.	Change of the date of the monthly installment	BGN 10.00	
1.5.5.	Change of pledge of future receivables	BGN 10.00	
1.5.6.	Repayment before the maturity date (in full or partial)	free of charge	
1.6.	Consumer loan "Third age"		
1.6.1.	Application and documents review fee	BGN 5.00	
1.6.2.	Processing and management fee	1.00% of the amount of the loan, but not less than BGN 10	
1.6.3.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.6.4.	Change the date of the monthly installment	BGN 10.00	
1.6.5.	Repayment before the maturity date (in full or partial)	free of charge	
1.7.	Consumer loan under program "Individual banking"		
1.7.1.	Application and documents review fee	free of charge	
1.7.2.	Processing and management fee	2.00% of the amount of the loan	
1.7.3.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.7.4.	Repayment before the maturity date (in full or partial)	free of charge	
1.8.	Consumer loan with cash collateral		
1.8.1.	Application and documents review fee	BGN 10.00	EUR 5.00
1.8.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
1.8.3.	Renegotiation of loan terms	0.75% of the current balance of the loan	0.75% of the current balance of the loan
1.8.4.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
1.8.5.	Repayment before the maturity date (in full or partial)	free of charge	free of charge
1.9.	Consumer loan with cash collateral under program "Individual banking"		
1.9.1.	Application and documents review fee	free of charge	free of charge
1.9.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
1.9.3.	Renegotiation of loan terms	0.75% of the current balance of the loan	0.75% of the current balance of the loan
1.9.4.	Repayment before the maturity date (in full or partial)	free of charge	free of charge
1.10.	Consumer loan under program "Insurance agent of DZI"		
1.10.1.	Application and documents review fee	BGN 30.00	
1.10.2.	Processing and management fee	1.75% of the amount of the loan	
1.10.3.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.10.4.	Change of the date of the monthly installment	BGN 10.00	
1.10.5.	Change of pledge of future receivables	BGN 10.00	
1.10.6.	Repayment before the maturity date (in full or partial)	free of charge	
1.11.	Consumer loan under program "CiProfessional"		
1.11.1.	Application and documents review fee	BGN 30.00	
1.11.2.	Processing and management fee	2.00% of the amount of the loan	
1.11.3.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	
1.11.4.	Change the date of the monthly installment	BGN 10.00	
1.11.5.	Repayment before the maturity date (in full or partial)	free of charge	

SECTION VII: LOANS		BGN	EUR/USD
1.12. Consumer loan under credit program "Energy efficiency"			
1.12.1.	Application and documents review fee	BGN 25.00	
1.12.2.	Processing and management fee	2.45% of the amount of the loan	
1.12.3.	Change of the date of the monthly installment	BGN 10.00	
1.12.4.	Change of pledge of future receivables	BGN 10.00	
1.12.5.	Repayment before the maturity date (in full or partial)	free of charge	
1.13. Consumer loan with cash collateral under program "Energy efficiency"			
1.13.1.	Application and documents review fee	BGN 25.00	EUR 13.00
1.13.2.	Processing and management fee	2.45% of the amount of the loan	2.45% of the amount of the loan
1.13.3.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
1.13.4.	Repayment before the maturity date (in full or partial)	free of charge	free of charge
2 Overdraft			
2.1. Overdraft under credit program "Classic", "Advance", "Premium", "Partners"			
2.1.1.	Application and documents review fee	BGN 10.00	
2.2.2.	Processing and management fee	1.00% of the amount of the loan, but not less than BGN 10	
2.2.3.	Renegotiation of loan terms	1.00% of the current balance of the loan	
2.2.4.	Change of pledge of future receivables	BGN 10.00	
2.2.5.	Repayment before the maturity date (in full or partial)	free of charge	
2.2. Overdraft under program "Individual banking"			
2.2.1.	Application and documents review fee	free of charge	
2.2.2.	Processing and management fee	0.75% of the amount of the loan, but not less than BGN 10	
2.2.3.	Renegotiation of loan terms	0.75% of the current balance of the loan but not less than BGN 10	
2.2.4.	Repayment before the maturity date (in full or partial)	free of charge	
2.3. Overdraft with cash collateral			
2.3.1.	Application and documents review fee	BGN 10.00	EUR 5.00/ USD 5.00
2.3.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
2.3.3.	Renegotiation of loan terms	1.00% of the current balance of the loan	1.00% of the current balance of the loan
2.3.4.	Repayment before the maturity date (in full or partial)	free of charge	free of charge
2.4. Overdraft with cash collateral under program "Individual banking"			
2.4.1.	Application and documents review fee	free of charge	free of charge
2.4.2.	Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
2.4.3.	Renegotiation of loan terms	0.75% of the current balance of the loan	0.75% of the current balance of the loan
2.4.4.	Repayment before the maturity date (in full or partial)	free of charge	free of charge
2.5. Overdraft with cash collateral under program "CiProfessional"			
2.5.1.	Application and documents review fee	BGN 15.00	
2.5.2.	Processing and management fee	1.50% of the amount of the loan	
2.5.3.	Renegotiation of loan terms	1.50% of the current balance of the loan	
2.5.4.	Repayment before the maturity date (in full or partial)	free of charge	
3 Mortgage loans			
3.1. Mortgage loan "Realnost"			
3.1.1.	Preliminary estimation of the income	BGN 30.00	
3.1.2.	Application and documents review fee	BGN 50.00	EUR 25.00
3.1.3.	Processing and management fee	0.75% or 1.25% of the amount of the loan	0.75% or 1.25% of the amount of the loan
3.1.4.	Annual management fee	0.50%	0.50%
3.1.5.	Market assessment/ reassessment of the collateral	tarriff of the licensed assessor	tarriff of the licensed assessor
3.1.6.	Commission for commitment		
	utilization up to 1 month from the date of signing the contract for the loan	free of charge	free of charge
	utilization after 1 month from the date of signing the contract for the loan	0.50% of the non- utilized amount annually	0.50% of the non- utilized amount annually
3.1.7.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
3.1.8.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.1.9.	Change of pledge of future receivables	BGN 20.00	EUR 10.00
3.1.10.	Repayment before the maturity date, but not less then 2 monthly installments fully repayment with own assets	free of charge	free of charge
	repayment a part of the loan with own assets	2.00% - in force as of 25.02.2013 r.	2.00% - in force as of 25.02.2013 r.
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.
	internal refinancing (in full or partial)	free of charge	free of charge
3.1.11.	Deletion of mortgage	BGN 30.00	EUR 15.00
3.2. Mortgage loan "My home"			
3.2.1.	Preliminary estimation of the income	BGN 30.00	
3.2.2.	Application and documents review fee	BGN 50.00	EUR 25.00
3.2.3.	Processing and management fee	1.25% or 1.50% of the amount of the loan	1.25% or 1.50% of the amount of the loan
3.2.4.	Annual management fee	0.50%	0.50%
3.2.5.	Market assessment/ reassessment of the property offered as a collateral	tarriff of the licensed assessor	tarriff of the licensed assessor
3.2.6.	Commission for commitment		
	utilization up to 1 month from the date of signing the contract for the loan	free of charge	free of charge
	utilization after 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount annually	0.50% of the non-utilized amount annually
3.2.7.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
3.2.8.	Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.2.9.	Change of pledge of future receivables	BGN 20.00	EUR 10.00

SECTION VII: LOANS	BGN	EUR/USD
3.2.10. Repayment before the maturity date (in full or partial)		
repayment with own assets before ending the first 5 years from the date of utilising the loan	5.00%	5.00%
repayment with own assets after ending the first 5 years from the date of utilising the loan	free of charge	free of charge
refinancing from another bank	5% for the first 5 years and 3% for the rest of the period	5% for the first 5 years and 3% for the rest of the period
internal refinancing	free of charge	free of charge
3.2.11. Deletion of mortgage	BGN 30.00	EUR 15.00
3.3. Mortgage loan under program "Individual banking"		
3.3.1. Preliminary estimation of income	free of charge	
3.3.2. Application and documents review fee	free of charge	free of charge
3.3.3. Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
3.3.4. Annual management fee	0.50%	0.50%
3.3.5. Market assessment/ reassessment of the collateral	tariff of the licensed assessor	tariff of the licensed assessor
3.3.6. Commission for commitment		
utilization up to 1 month from the date of signing the contract for the loan	free of charge	free of charge
utilization after 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount annually	0.50% of the non-utilized amount annually
3.3.7. Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
3.3.8. Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.3.9. Repayment before the maturity date (in full or partial)		
fully repayment with own assets	free of charge	free of charge
repayment a part of the loan with own assets	2.00% - in force as of 25.02.2013 r.	2.00% - in force as of 25.02.2013 r.
refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.
internal refinancing (in full or partial)	free of charge	free of charge
3.3.10. Deletion of mortgage	BGN 30.00	EUR 15.00
3.4. Mortgage loan for financing current needs		
3.4.1. Preliminary estimation of income	BGN 30.00	
3.4.2. Application and documents review fee	BGN 50.00	EUR 25.00
3.4.3. Processing and management fee	1.50% of the amount of the loan	1.50% of the amount of the loan
3.4.4. Annual management fee	0.50%	0.50%
3.4.5. Market assessment/ reassessment of the collateral	tariff of the licensed assessor	tariff of the licensed assessor
3.4.6. Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
3.4.7. Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.4.8. Change of pledge of future receivables	BGN 20.00	EUR 10.00
3.4.9. Repayment before the maturity date (in full or partial)		
in full or partial	5% for the first 5 years and 3% for the rest of the period	5% for the first 5 years and 3% for the rest of the period
repayment of 2 additional monthly installments annually	free of charge	free of charge
internal refinancing	free of charge	free of charge
3.4.10. Deletion of mortgage	BGN 30.00	EUR 15.00
3.5. Mortgage loan for financing current needs under program "Individual banking"		
3.5.1. Preliminary estimation of income	free of charge	
3.5.2. Application and documents review fee	free of charge	free of charge
3.5.3. Processing and management fee	1.25% of the amount of the loan	1.25% of the amount of the loan
3.5.4. Annual management fee	0.50%	0.50%
3.5.5. Market assessment/ reassessment of the collateral	tariff of the licensed assessor	tariff of the licensed assessor
3.5.6. Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
3.5.7. Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.5.8. Repayment before the maturity date (in full or partial)		
fully repayment with own assets	free of charge	free of charge
repayment a part of the loan with own assets	2.00% - in force as of 25.02.2013 r.	2.00% - in force as of 25.02.2013 r.
refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.
internal refinancing (in full or partial)	free of charge	free of charge
3.5.9. Deletion of mortgage	BGN 30.00	EUR 15.00
3.6. Mortgage loan "Advantage"		
3.6.1. Preliminary estimation of the income	free of charge	
3.6.2. Application and documents review fee	free of charge	free of charge
3.6.3. Processing and management fee	0.75% or 1.25% of the amount of the loan	0.75% or 1.25% of the amount of the loan
3.6.4. Annual management fee	0.50%	0.50%
3.6.5. Market assessment/ reassessment of the collateral	free of charge	free of charge
3.6.6. Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
3.6.7. Change of the date of the monthly installment	BGN 10.00	EUR 5.00
3.6.8. Change of pledge of future receivables	BGN 20.00	EUR 10.00
3.6.9. Repayment before the maturity date (in full or partial)		
fully repayment with own assets	free of charge	free of charge
repayment a part of the loan with own assets	2.00% - in force as of 25.02.2013 r.	2.00% - in force as of 25.02.2013 r.
refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.
internal refinancing (in full or partial)	free of charge	free of charge
3.6.10. Commission for commitment		
utilization up to 1 month from the date of signing the contract for the loan	free of charge	free of charge
utilization after 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount annually	0.50% of the non-utilized amount annually
3.6.11. Deletion of mortgage	BGN 30.00	EUR 15.00
3.7. Mortgage loan under program "CiProfessional"		
3.7.1. Application and documents review fee	BGN 30.00	EUR 15.00
3.7.2. Processing and management fee	1.25% of the amount of the loan	1.25% of the amount of the loan
3.7.3. Annual management fee	0.50%	0.50%
3.7.4. Market assessment/ reassessment of the collateral	tariff of the licensed assessor	tariff of the licensed assessor

SECTION VII: LOANS		BGN	EUR/USD
3.7.5.	Commission for commitment utilization after 1 month from the date of signing the contract for the loan	0.50% of the non- utilized amount annually	0.50% of the non- utilized amount annually
3.7.6.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
3.7.7.	Change the date of the monthly installment	BGN 10.00	EUR 5.00
3.7.8.	Repayment before the maturity date (in full or partial), but not less then 2 monthly installments fully repayment with own assets	free of charge	free of charge
	repayment a part of the loan with own assets	2.00% - in force as of 25.02.2013 r.	2.00% - in force as of 25.02.2013 r.
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.
	internal refinancing (in full or partial)	free of charge	free of charge
3.7.9.	Deletion of mortgage	BGN 30.00	EUR 15.00
4 Investment loans			
4.1. Investment loan under program "CiProfessional"			
4.1.1.	Application and documents review fee	BGN 30.00	EUR 15.00
4.1.2.	Processing and management fee	1.25% of the amount of the loan	1.25% of the amount of the loan
4.1.3.	Annual management fee	0.50%	0.50%
4.1.4.	Renegotiation of loan terms	1.50% of the current balance of the loan - in force as of 25.02.2013 r.	1.50% of the current balance of the loan - in force as of 25.02.2013 r.
4.1.5.	Change the date of the monthly installment	BGN 10.00	EUR 5.00
4.1.6.	Repayment before the maturity date (in full or partial) fully repayment with own assets	free of charge	free of charge
	repayment a part of the loan with own assets	2.00% - in force as of 25.02.2013 r.	2.00% - in force as of 25.02.2013 r.
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.	5% for the first 5 years and 3% for the rest of the period - in force as of 25.02.2013 r.
	internal refinancing (in full or partial)	free of charge	free of charge
5 Credit limit of revolving bank card			
5.1. Credit limit of revolving bank card MasterCard/Visa Classic with grace period			
5.1.1.	Application and documents review fee	BGN 30.00	
5.1.2.	Renegotiation of loan terms	BGN 10.00	
5.1.3.	Repayment before the maturity date (in full or partial)	free of charge	
5.2. Credit limit of revolving bank card MasterCard/Visa Classic with grace period, under program "Individual banking"			
5.2.1.	Application and documents review fee	free of charge	
5.2.2.	Renegotiation of loan terms	free of charge	
5.2.3.	Repayment before the maturity date (in full or partial)	free of charge	
6 Fees collected by the Bank for non-performing loans			
6.1.	Commission for renegotiation/restructuring of non-performing* retail loans	0.50% on the renegotiated/restructured amount, max. BGN 500	0.50% on the renegotiated/restructured amount, max. EUR 250
Note:			
Interest rates on loans granted by the Bank in national and foreign currency are calculated on a 365/365 days basis for consumer loans, overdrafts and revolving credit cards and on a 360/360 days basis for loans with mortgage collateral.			
Interest on loans granted by the Bank in national and foreign currency is calculated and collected in the currency in which they have been used.			
In violation of the terms of repayment or other conditions of the loan agreement, the Bank collects penalty charge, the amount of which is defined by the loan agreement. Commission for early repayment of loan secured by a mortgage is calculated and collected on the prepaid amount.			
*CiBANK considers as non-performing any loans for which there is an indication for deterioration or loans, which are not repaid in accordance with the contract signed for their disbursement.			

SECTION VIII: CHEQUES		BGN	EUR/ USD
1	Collection of personal and commercial cheques		0.20% of the value of each cheque, min. EUR 10, max. EUR 400
2	Immediate payment of personal and commercial cheques "under reserve"		0.50%, min. EUR 20
3	Returned unpaid cheques		EUR 30.00 + due commissions of the correspondant banks
4	Postal expenses for personal and commercial cheques sent for collection		according to tariff of the used courier service

SECTION IX: SECURITIES AND CUSTODY SERVICES		BGN	EUR/ USD
1	Securities		
1.1.	Opening of customer account for corporate securities	BGN 0.70	
1.2.	Issuance of depository receipts for corporate securities	BGN 0.50	
1.3.	Execution of transfer by customer order for corporate securities	BGN 1.00	
1.4.	Execution of transfer by customer order for corporate securities of non-public companies	BGN 10.00	
1.5.	Transfer of a customer account for corporate securities to another investment agent	BGN 10.00	
1.6.	Brokerage fee for executed customer order on the Bulgarian stock exchange		
1.6.1.	shares	3.00% of the value of the deal, min. BGN 5	
1.6.2.	government securities	0.05% of the value of the deal, min. BGN 5	
1.6.3.	corporate and municipal debt securities	0.10% of the value of the deal, min. BGN 5	
1.6.4.	other securities	0.15% of the value of the deal, min. BGN 5	
1.7.	Additional fee for executed customer order for deals on the Bulgarian stock exchange.	0.20% of the value of the deal	
1.8.	Registration of deals at Central Depository, agreed between customers of the Bank (each side is charged)	BGN 10.00	
1.9.	Trust management of funds	by negotiation	
1.10.	Underwriting of corporate securities emissions	by negotiation	
2	Government securities		
2.1.	Deals with government securities		
2.1.1.	For approved orders on the primary market	0.04% of the nominal value	
2.1.2.	For not approved orders on the primary market	BGN 6.00	
2.1.3.	For deals under Art.18 from Ordinance № 5 of the Bulgarian National Bank (transfer or purchase of government securities from private individuals or legal entities)	BGN 1.00	
2.1.4.	For deals under Art.20, Paragraph 1 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private individuals or legal entities to another primary dealer)	BGN 6.00	
2.1.5.	For deals under Art.20, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from private individuals or legal entities from the register of the Bank, to a register of another primary dealer)	BGN 5.00	
2.1.6.	For deals under Art.20, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities owned by private individuals or legal entities to another person, whose register is at another primary dealer)	BGN 5.00	
2.1.7.	Deals with government securities, used for participation in privatization	BGN 10.00	
2.1.8.	For each deal of government securities, where a foreign investor in government securities participates	BGN 15.00	
2.1.9.	Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment	
2.1.10.	Issuance or replacement of certificate	BGN 1.50	
2.1.11.	Issuance or replacement of certificate for target emissions of government securities	BGN 1.00	
2.2.	Deals with government securities, agreed with non- primary dealers of government securities		
2.2.1.	Register maintenance	BGN 50.00 monthly	
2.2.2.	For approved orders	0.04% of the nominal value	
2.2.3.	For not approved orders	BGN 6.00	
2.2.4.	For deals under Art.14, Paragraph 6 from Ordinance № 5 of the Bulgarian National Bank(transfer and purchase of government securities from non- primary dealers of government securities)	BGN 7.00	
2.2.5.	For deals under Art.14, Paragraph 7 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer to another primary one)	BGN 7.00	
2.2.6.	For deals under Art.14, Paragraph 8 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer from the register of the bank, to a register of a primary dealer)	BGN 7.00	
2.2.7.	For deals under Art.14, Paragraph 9 from Ordinance № 5 of the Bulgarian National Bank (transfer of government securities from non- primary dealer, to another non-primary dealer, whose register is at another primary dealer)	BGN 7.00	
2.2.8.	For deals under Art.21, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals or legal entities, with register in the bank)	BGN 2.00	
2.2.9.	For deals under Art.21, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank (deals with government securities between non-primary dealer and private individuals and legal entities, with register in the bank and another primary dealer)	BGN 7.00	
2.2.10.	Coupon and principal payments of government securities	0.02% of the nominal value or the amount of the interest payment	
2.3.	Establishment of pledge of government securities under the Law on Special Pledges		
	Record of the circumstances of pledges for the government securities under the Law on Special Pledges, is charged with state taxes according to the approved tariff of the Ministry Council		
3	Agent commissions for the purchase/sale of compensatory instruments against financial assets and for exchange of compensatory instruments with stocks.		
3.1.	Deals with compensatory instruments against financial assets.	0.50% of the nominal value, min. BGN 10	
3.2.	Deals with exchange of compensatory instruments with stocks	1.00% of the nominal value, min. BGN 10	

SECTION IX: Securities and custody services		BGN	EUR/ USD
4	Custody services		
4.1.	Opening an account for keeping securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.2.	Keeping securities		
4.2.1.	Securities with fixed revenue - annual fee	min. BGN 50.00 monthly	
	nominal value in national currency from 0 to 500 000	0.20%	
	nominal value in national currency from 500 000 to 1 000 000	0.15%	
	nominal value in national currency from 1 000 000 to 5 000 000	0.10%	
	nominal value in national currency above 5 000 000	0.05%	
4.2.2.	Shares - annual fee	min. BGN 20.00 monthly	
	market value in national currency from 0 to 500 000	0.25%	
	market value in national currency from 500 000 to 1 000 000	0.20%	
	market value in national currency from 1 000 000 to 5 000 000	0.15%	
	market value in national currency above 5 000 000	0.10%	
4.3.	Statements for the balance on the account for keeping securities		
	regular monthly statement	free of charge	
	statement different from the regular one	BGN 10.00	
4.4.	Transfers of securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
4.5.	Other custody services		
	Notice for corporate acts (an occasion)	BGN 25.00	
	Collection of dividends and interest (an occasion)	BGN 50.00	
	Vote at the General Assembly	BGN 400.00	

Note:

In a "buy" for corporate securities, unless otherwise agreed, the customer deposit 100% of the price of each ordered share and the amount of commissions payable.
A "price of discretion of the bank" means: limited by the customer; last share's market quote; price "buy" of CIBANK.

SECTION X: VAULT		BGN	EUR/ USD
1 Rental of bank safe-deposit box of the public vault*			
1.1. Small safe-deposit box (10 sm.)			
for 1 month		BGN 25.00	
for 3 months		BGN 50.00	
for 6 months		BGN 75.00	
for 12 months		BGN 115.00	
1.2. Medium safe-deposit box (20 sm.)			
for 1 month		BGN 35.00	
for 3 months		BGN 60.00	
for 6 months		BGN 85.00	
for 12 months		BGN 135.00	
1.3. Large safe-deposit box(40 sm.)			
for 1 month		BGN 45.00	
for 3 months		BGN 70.00	
for 6 months		BGN 95.00	
for 12 months		BGN 155.00	
2 Visit the vaults			
2.1. Visits, included in the contract for the deposit box			
contract for 1 month		4 times	
contract for 3 months		12 times	
contract for 6 months		24 times	
contract for 12 months		48 times	
2.2. Visits, not included in the contract for the safe-deposit box - unlimited (per visit)*		BGN 1.50	
3 Loss/damage of one/ two key/s of the holder		all expenses for changing the lock	
4 Release/ signing new contract for a safe-deposit box (for each overdue day)		BGN 1.00	
<p>Note: *Charges under item 1 and item 2 are minimum, but it is permitted the fees to be higher than the specified in Tariff in case of the public vault at the relevant bank branch.</p>			

SECTION XI: OTHER SERVICES		BGN	EUR/ USD
1 Written reports for bank operations and copies requested by the customer (for each different case)			
	for current year	BGN 3.00	EUR 10.00
	for past years	BGN 4.00	EUR 15.00
2 Certificates			
2.1.	Issuance of certificate for the Tax authorities	BGN 5.00	
2.2.	Issuance of certificate for confirmation of the account balance	BGN 30.00	
2.3.	Issuance of certificate for the remaining balance on loan account (credit account)	BGN 60.00	
2.4.	Issuance of certificate for borrowers, for tax relieves purposes	BGN 20.00	
2.5.	Issuance of other certificates	BGN 30.00	
3 Inquiries to correspondent banks for ordered or expected receipt of transfers (by customer request)			
			EUR 15.00
4 SWIFT expenses for all types of messages (porto)			
			EUR 10.00 per page
5 Corrections related to bookkeeping (at the request of the sender)			
			EUR 30.00
6 Others			
6.1.	Participation in program " Individual banking" (the way of fee payment is according to customers' choice)		
	monthly fee	BGN 10.00	
	annual fee	BGN 100.00	
6.2.	Providing information from the Central Credit Register for the credit debts of customers - individuals or inheritors of individuals being borrowers from CIBANK - at their request	BGN 10.00	
6.3.	Fax services for sending documents		
	to the country	BGN 1.00 per page	EUR 2.00
	abroad		EUR 10.00
6.4.	Special courier services		according to the tariff of the used special courier
6.5.	Consultation for foreign exchange, financial, market and other researches		by negotiating
6.6.	Collection of information on persons abroad (at the request of client)		EUR 25.00 + real expences
6.7.	Fee for reduction of interest margin proposed by the Bank	BGN 50.00	

SECTION XII: TRANSITIONAL AND FINAL PROVISIONS

1 For the purposes of this Tariff, the terms of "the Bank" and "CIBANK" shall refer to CIBANK JSC. The following appendixes are inseparable part to the current Tariff: Appendix 1 "Tariff for issuance and servicing of an international debit card Maestro with chip", Appendix 2 "Tariff for issuance and servicing of an international debit card Visa Electron with chip", Appendix 3 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Standart with chip", Appendix 4 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft Visa Classic with chip", Appendix 5 "Tariff for issuance and servicing of an international card with minimum account balance and/ or overdraft MasterCard Gold with chip", Appendix 6 "Tariff for issuance and servicing of an international revolving credit card with interest free period MasterCard Standart with chip", Appendix 7 "Tariff for issuance and servicing of an international revolving credit card with interest free period Visa Classic with chip", Appendix 8 "Tariff for issuance and servicing of an international revolving credit card with interest free period MasterCard Gold with chip".

2 The commissions and fees specified under this Tariff shall only apply to common commitments and orders, bank products / services. For undertaking specific commitments and providing services that are not subject of this Tariff, fees and commissions shall be negotiated.

3 In addition to the commissions and fees specified, the ordering customer/beneficiary shall also cover all operating expenses in Bulgaria and abroad, including but not limited to: postal, phone, facsimile and SWIFT costs, related to the execution of payment order, including those of foreign banks, unless another condition is explicitly set and the Bank succeeds to execute it.

4 All fees and commissions for services - subject to VAT are specified in the Tariff with VAT included.

5 Commissions and fees, specified in EUR, USD or other currency are collected in their BGN equivalence at the exchange rate of Bulgarian National Bank at the day of transaction

6 Bank executes only those orders that are in proper form and content and meet the current legislation.

7 For express services (within 2 hours), the fee for the service provided shall be increased by 50%.

8 The Bank issues guarantees after an assessment of the creditworthness of the customer based on account balances and other collaterals.

9 The current Tariff is approved with decision of the Management Board of CIBANK JSC and is in force as of 12.09.2011. Amended with decision № 8/23.02.2012, in force as of 01.03.2012; Decision №21/07.06.2012, in force as of 07.06.2012; Decision №12/29.03.2012 and Decision 13/05.04.2012, in force as of 01.07.2012; Decision №22/14.06.2012, in force as of 12.08.2012; Decision №21/07.06.2012 and decision №23/21.06.2012, in force as of 01.08.2012; Decision №32/23.08.2012, in force as of 01.09.2012; Decision 33/30.08.2012, in force as of 10.09.2012; Decision 35/12.09.2012, in force as of 24.09.2012; Decision 24/28.06.2012, in force as of 01.10.2012.; Decision 39/11.10.2012, in force as of 15.10.2012; Decision 32/23.08.2012, in force as of 01.11.2012, Decision47/06.12.2012, in force as of 10.10.2012; Decision43/08.11.2012; Decision 3/17.01.2013 on payments of electronic utility bills with Maestro cards (in force as of 21.03.2013) and on amentments to Section III and Section V (in force as of 01.04.2013),. Decision 5/31.01.2013, in force as of 25.02.2013