TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC APPLICABLE TO INDIVIDUALS

Effective as of 18.03.2013

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<u> </u>	

1	I : ACCOUNTS	BGN	EUR/ USD
	Current accounts*		
	Current account		
	Opening at an office of the Bank	BGN 3.00	EUR 1.50
	via CIBANK online	BGN 3.00 BGN 1.50	EUR 0.75
	Monthly maintenance fee	Don 1.00	Loncono
	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
	Closing Current account with an issued bank card**	free of charge	free of charge
	Opening	BGN 1.00	EUR 0.50
	Monthly maintenance fee	DON 1.00	LUIX 0.30
	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
	Closing	free of charge	free of charge
	Escrow account		
	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
	Monthly maintenance fee	0.20% of the amount of the contract	
3.3.	Closing	free of charge	free of charge
	Savings accounts		
	Savings account with differentiated interest accrual Opening	free of charge	free of charge
	Monthly maintenance fee for an account with an average monthly balance lower than or equal to 499.99 in	liee of charge	liee of charge
	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
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
1.4.	Closing	free of charge	free of charge
	Children's savings account "Dreams"***		
	Opening	free of charge	free of charge
	Monthly maintenance fee Replacement of a savins-bank book	free of charge BGN 4.00	free of charge
	Loss of a saving-bank book	BGN 4.00 BGN 10.00	
	Closing	free of charge	free of charge
	V	Ŭ	, v
3	Term deposits****		
	Opening	free of charge	free of charge
	Monthly maintenance fee incl. account statements sent electronically (e-mail, portal)	free of charge	free of charge
	incl. account statements sent electronically (e-mail, portar)	free of charge	free of charge
	Disposal with a term deposit, without presenting the contract	BGN 2.00	noo or onargo
.3.			
	Closing	free of charge	free of charge
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. <u>4.</u> :e:			
4. e: arges	under item 1.1. and item 1.2. are also applicable to accounts of customers acting outside their professional a	and commercial activity. Current accoun	ts linked to the deposit product a
4. arges ged a		and commercial activity. Current accoun	ts linked to the deposit product a

*** Children's savings account "Dreams" is not charged with account mailtenance for maintenance of the bank card, whose another type.
 *** Children's savings account "Dreams" is not charged with account mailtenance 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.

		BGN	EUR/ USD
	Cash deposits		
	Cash deposit to a current account	for a fallow a	for a fallows
	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
	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
	Cash deposit to a term deposit	free of charge	free of charge
	Cash deposit in Bulgarian coins		
	up to BGN 100	free of charge	
	above BGN 100	2.00%	
	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.
	Cash withdrawal*		
	Cash withdrawal from a current account		
	up to BGN 400 or their equivalence in foreign currency	BGN 0.50	free of charge
	from BGN 400 up to BGN 5 000 or their equivalence in foreign currency	free of charge	free of charge
2.	above BGN 5 000 or their equivalence in foreign currency		
		0.40% above	0.50% above the equivalen
	without submission of a 2-day prior notification	BGN 5 000, min. BGN 10	foreign currency of
		Delt 5 600, min. Delt 10	BGN 5 000, min. BGN 1
		0.20% above	0.30% above the equivalen
	upon submitting a 2-day prior notification	0.20% above BGN 5 000, min, BGN 5	foreign currency of
		BON 3 UUU, IIIII. BGN 3	BGN 5 000, min. BGN
	Cash withdrawal from a savings account		
1.	up to BGN 5 000 or their equivalence in foreign currency	free of charge	free of charge
	above BGN 5 000 or their equivalence in foreign currency	×	*
		0.40% above	0.50% above the equivalen
	without submission of a 2-day prior notification		foreign currency of
		BGN 5 000, min. BGN 10	BGN 5 000, min. BGN 1
		0.000/	0.30% above the equivalen
	upon submitting a 2-day prior notification	0.20% above	foreign currency of
		BGN 5 000, min. BGN 5	BGN 5 000, min. BGN 5
	Cash withdrawal from a current account with an issued bank card at a POS terminal	according to section IV	according to section IV
	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)**		
		for a fish second	for a fallence
	up to BGN 5 000 or their equivalence in foreign currency	free of charge	free of charge
2.	above BGN 5 000 or their equivalence in foreign currency	0.400/	0.400/
		0.40% above	0.40% above the equivalen
	without submission of a 2-day prior notification	BGN 5 000, min. BGN 10	foreign currency of BGN 5 00
		max. BGN 100	BGN 10, max. BGN 10
	upon submitting a 2-day prior notification	free of charge	free of charge
	Cash withdrwal from a term deposit on a date before the maturity date (partial or in full)		
	up to BGN 5 000 or their equivalence in foreign currency	free of charge	free of charge
2.	above BGN 5 000 or their equivalence in foreign currency		
		0.40% above	0.50% above the equivalen
	without submission of a 2-day prior notification	BGN 5 000, min. BGN 10	foreign currency of
			BGN 5 000, min. BGN 1
		0.20% above	0.30% above the equivalen
	upon submitting a 2-day prior notification	BGN 5 000, min, BGN 5	foreign currency of
		Borro oco, mini Borro	BGN 5 000, min. BGN
	Cash withdrawal from a loan from current account		
	up to BGN 400 or their equivalence in foreign currency	BGN 0.50	free of charge
	above BGN 400 or their equivalence in foreign currency	free of charge	free of charge
_	Cash withdrawal from a loan from savings account	free of charge	free of charge
	Cash withdrawal in currency different than the account currency	according to section II,	according to section II,
		item 2.1. or 2.2.	item 2.1. or 2.2.
	Pre-noticed, but not withdrawn amount****	1.00% of the amount	1.00% of the amount
	Cash withdrawal with a card, issued by another Payment institution at a POS terminal	3.00% of the amount, min. BGN 10	
_	A(L		
	Other cash operations		
	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
	Exchange of Bulgarian banknotes in coins or vice versa	3.00% of the amount, min. BGN 5	
	Authentication (examination)	BGN 0.50 per banknote	BGN 0.50 per banknote
	Replacement of damaged Bulgarian banknotes	1.00% of the amount, min. BGN 10	
•.			Sorreide per bank

** 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 agreemnet with Dep. "Markets and Liquidity" ****The fess under item 2.9 are not applied for amounts of term deposits.

SECTIO	N III: PAYMENTS	BGN	EUR/ USD
1	Intrabank payments		
1.1.	Outgoing payments		
	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		nee er enarge
	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	
		BGN 4.00 + 1.00% of the amount	
	above BGN 1 000	above BGN 1 000	
1.1.2.2.	To accounts of the National Revenue Agency (social security contributions and tax liabilities of individuals)		
1.1.2.2.	held within CIBANK, deposited in office of the Bank at premises of the NRA		
	up to BGN 1 000 above BGN 1 000	free of charge free of charge	
1123	To budget account held within CIBANK by multiple payment order	liee of charge	
1.1.2.3.	up to BGN 1 000	BGN 4.00	
	1	BGN 4.00 + 1.00% of the amount	
	above BGN 1 000	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	
1125	To account of "TBI Credit" held within CIBANK (payment of installments on contracts)	BGN 4.00	
1.1.2.5.	Incoming payments	free of charge	free of charge
	V / /		
2	Interbank payments		
2.1.	Outgoing payments in national currency		
	Cash payments	0.40% of the ensure the DON C	
	Through BISERA (up to BGN 100 000) Through RINGS (up to and/ above BGN 100 000)	0.40% of the amount, min. BGN 6 0.50% min. BGN 15	
	To accounts of the National Revenue Agency held in another bank (social security contributions and tax	0.30 % 11111. BOIN 13	
2.1.1.4.	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 12.00 BGN 8.00	
2.1.2.3.	Multiple payment order from/ to the budget	Don oloo	
	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		
	noner order		0.30% of the amount of the transfer,
	paper order		min. EUR 30, max. EUR 300
			0.25% of the amount of the transfer,
	electronic order		min. EUR 25, max. EUR 250
			EUR 30.00 + commission of the
2.2.4.	Change in the original order (request by the originator)		correspondent banks (if there are
	- · · · · · · ·		such) + SWIFT
			EUR 40.00 + commission of the
2.2.5.	Cancelation of transfer by request of the originator		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

SECTIO	N III: PAYMENTS	BGN	EUR/ USD
			EUR 15.00 + commission of the
2.2.7.	Investigations to correspondent banks for uncorrect transfers		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		
	Deposit of agreement	free of charge	
	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	
_	Of sea lines and see		
4.1.	Standing orders Registration		
4.1.	standing orders between accounts of the same holder	free of charge	
	standing orders between accounts of different holders	BGN 1.00	
4.2.	Payments	BGN 1.00	
	Intrabank payments		
4.2.1.	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	
	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	
		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 tarriffs 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 thesame 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
		A
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
		A
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
		Appendix o
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	
Tarriff 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 10.3. Registration after the expiry of the validity of the card	free of charge BGN 1.00	
10.3. Registration after the expiry of the validity of the card	BGN 1.00 BGN 1.00	
10.5. Fee for SMS notice for authorisation	BGN 1.00	
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	
I1.5. Blocking the card Priority Pass Solution of the program Priority Pass(per person)	BGN 1.00	EUR 24.00
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	free of charge	
13.1. Installing of the POS terminal 13.2. Express installation (up to 3 working days for Sofia, up to 5 workin days for other locations)	free of charge BGN 100.00	
13.2. Express installation (up to 3 working days for Sona, up to 5 workin days for other locations) 13.3. Monthly fee for maintaince 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	

SECTIO	IN V: INTERNET BANKING - CIBANK ONLINE	BGN	EUR/ USD
1	Registration of CIBANK ONLINE internet banking		
1.1.	Using of gualified/universal electronic signature	free of charge	
1.1.	Using TOKEN device, when CIBANK ONLINE is used with a bank package *	10.00 BGN	
1.2.	Using TOKEN device, when CIBANK ONLINE is used with a bank package *	25.00 BGN	
1.3.	With replaced TOKEN device, when CIDANK ONLINE is used without a bank package	30.00 BGN	
1.4. Remark		30.00 BGN	
	S: * The fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when it is the fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when it is the fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when it is the fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when it is the fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when it is the fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when it is the fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when it is the fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when items 1.2 are also due in the fees t	the better is discharged	
	* The fees under items 1.2 and 1.3 are not due in case of registration of a new/additional user in case of registration of a new/additional user in case of registration.		N device had already been registered in
	the system.		IN device had already been registered in
	ure 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.	Intrabank 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 01.04.20	013
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

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

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1.10.6. Repayment before the maturity date (in full or partial) free of charge 1.11. Consumer loan under program "CiProfessional" 1 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 1.11.4. Change the date of the monthly installment BGN 10.00	-			
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 1.11.4. Change the date of the monthly installment BGN 10.00				
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 1.11.4. Change the date of the monthly installment BGN 10.00				
1.11.3. Renegotiation of loan terms 1.50% of the current balance of the loan 1.11.4. Change the date of the monthly installment BGN 10.00	1.11.1.	Application and documents review fee		
1.11.3. Renegotiation of loan terms Ioan 1.11.4. Change the date of the monthly installment BGN 10.00	1.11.2.	Processing and management fee		
1.11.4. Change the date of the monthly installment BGN 10.00	1.11.3.	Renegotiation of loan terms		
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	N VII: LOANS	BGN	EUR/ USD
1.12.	Consumer loan under credit program "Energy efficiency"	DON 05 00	
	Application and documents review fee Processing and management fee	BGN 25.00 2.45% of the amount of the loan	
	Change of the date of the monthly installment	BGN 10.00	
	Change of pledge of future receivables	BGN 10.00	
	Repayment before the maturity date (in full or partial)	free of charge	
1.13.	Consumer loan with cash collateral under program "Energy efficiency" Application and documents review fee	BGN 25.00	EUR 13.00
	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
	Repayment before the maturity date (in full or partial)	free of charge	free of charge
2	Overdraft Overdraft under credit program "Classic", "Advance", "Premium", "Partners"		
2.1.	Application and documents review fee	BGN 10.00	
		1.00% of the amount of the loan, but	
2.2.2.	Processing and management fee	not less than BGN 10	
2.2.3.	Renegotiation of loan terms	1.00% of the current balance of the	
2.2.4.	Change of pledge of future receivables	loan 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"	ŭ	
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	
		0.75% of the current balance of the	
2.2.3.	Renegotiation of loan terms	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	BGN 10.00	EUR 5.00/ USD 5.00
2.3.1. 2.3.2.	Application and documents review fee Processing and management fee	0.75% of the amount of the loan	0.75% of the amount of the loan
	<u> </u>	1.00% of the current balance of the	1.00 % of the current balance of the
	Renegotiation of loan terms	loan	loan
2.3.4.	Repayment before the maturity date (in full or partial)	free of charge	free of charge
2.4. 2.4.1.	Overdraft with cash collateral under program "Individual banking" Application and documents review fee	free of shores	free of charge
2.4.1.	Processing and management fee	free of charge 0.75% of the amount of the loan	0.75% of the amount of the loan
	Renegotiation of loan terms	0.75% of the current balance of the	0.75% of the current balance of the
	-	loan	loan
2.4.4.	Repayment before the maturity date (in full or partial) Overdraft with cash collateral under program "CiProfessional"	free of charge	free of charge
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	
253	Renegotiation of loan terms	1.50% of the current balance of the	
		loan	
2.5.4. 3	Repayment before the maturity date (in full or partial) Mortgage loans	free of charge	
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	1.25% or 1.50% of the amount of the loan	1.25% or 1.50% 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	free of the second	for a fight second
<u> </u>	utilization up to 1 month from the date of signing the contract for the loan	free of charge 0.50% of the non- utilized amount	free of charge 0.50% of the non- utilized amount
	utilization after 1 month from the date of signing the contract for the loan	annually	annually
317	Renegotiation of loan terms	1.50% of the current balance of the	1.50% of the current balance of the
	-	loan DON 40.00	loan
3.1.8. 3.1.9.	Change of the date of the monthly installment Change of pledge of future receivables	BGN 10.00 BGN 20.00	EUR 5.00 EUR 10.00
3.1.9.	Repayment before the maturity date, but not less then 2 monthly installments	DGIN 20.00	EUK 10.00
	fully repayment with own assets	free of charge	free of charge
	repayment a part of the loan with own assets	2.00%	2.00%
1	refinancing from another bank (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
	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 Ioan "My home"	DOULCE OF	
3.2.1. 3.2.2.	Preliminary estimation of the income Application and documents review fee	BGN 30.00	EUR 25.00
			1.25% or 1.50% of the amount of the
	Processing and management fee		loan
3.2.4.	Annual management fee		0.50%
3.2.5. 3.2.6.	Market assessment/ reassessment of the property offered as a collateral Commission for commitment		tarriff of the licensed assessor
0.2.0.	utilization up to 1 month from the date of signing the contract for the loan		free of charge
	utilization after 1 month from the date of signing the contract for the loan		0.50% of the non-utilized amount
	uunzauon aller in monun nom ule uale or signing the contract for the toan		annually
3.2.7.	Renegotiation of loan terms		1.50% of the current balance of the
3.2.8.	Change of the date of the monthly installment		EUR 5.00
3.2.9.	Change of pledge of future receivables		EUR 10.00

SECTIO	N VII: LOANS		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%
	repayment with own assets before ending the first 5 years from the date of utilising the loan		free of charge
			5% for the first 5 years and 3% for
	refinancing from another bank		the rest of the period
2 0 11	internal refinancing Deletion of mortgage		free of charge EUR 15.00
3.2.11. 3.3.	Mortgage loan under program "Individual banking"		EUR 15.00
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. 3.3.4.	Processing and management fee Annual management fee	1.25% of the amount of the loan 0.50%	1.25% of the amount of the loan 0.50%
3.3.5.	Market assessment/ reassessment of the collateral	tarriff of the licensed assessor	tarriff 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
2.2.7		1.50% of the current balance of the	1.50% of the current balance of the
	Renegotiation of loan terms	loan	loan
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%	2.00%
	refinancing from another bank (in full or partial)	5% for the first 5 years and 3% for	5% for the first 5 years and 3% for
		the rest of the period	the rest of the period
3.3.10.	internal refinancing (in full or partial) Deletion of mortgage	free of charge BGN 30.00	free of charge EUR 15.00
3.4.	Mortgage loan for financing current needs	Derrotion	Lorr 10.00
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. 3.4.4.	Processing and management fee Annual management fee	1.50% of the amount of the loan 0.50%	1.50% of the amount of the loan 0.50%
3.4.5.	Market assessment/ reassessment of the collateral	tarriff of the licensed assessor	tarriff of the licensed assessor
346	Renegotiation of loan terms	1.50% of the current balance of the	1.50% of the current balance of the
	-	loan BGN 10.00	EUR 5.00
3.4.7.	Change of the date of the monthly installment Change of pledge of future receivables	BGN 10.00 BGN 20.00	EUR 5.00 EUR 10.00
3.4.9.	Repayment before the maturity date (in full or partial)	501720.00	Loreno.oo
	in full or partial	5% for the first 5 years and 3% for	5% for the first 5 years and 3% for
	•	the rest of the period	the rest of the period
	repayment of 2 additional monthly installments annually internal refinancing	free of charge free of charge	free of charge free of charge
3.4.10.		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	for a of shares
3.5.2. 3.5.3.	Application and documents review fee Processing and management fee	free of charge 1.25% of the amount of the loan	free of charge 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	tarriff of the licensed assessor	tarriff of the licensed assessor
3.5.6.	Renegotiation of loan terms	1.50% of the current balance of the	1.50% of the current balance of the
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% 5% for the first 5 years and 3% for	2.00% 5% for the first 5 years and 3% for
	refinancing from another bank (in full or partial)	the rest of the period	the rest of the period
	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. 3.6.1.	Mortgage Ioan "Advantage" Preliminary estimation of the income	free of charge	
3.6.2.	Application and documents review fee	free of charge	free of charge
		1.25% or 1.50% of the amount of the	
3.6.3.			
0.0.1	Processing and management fee	loan	loan
3.6.4.	Annual management fee	0.50%	0.50%
3.6.5.	Annual management fee Market assessment/ reassessment of the collateral		
3.6.5. 3.6.6.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms	0.50% free of charge 1.50% of the current balance of the loan	0.50% free of charge 1.50% of the current balance of the loan
3.6.5. 3.6.6. 3.6.7.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00
3.6.5. 3.6.6. 3.6.7. 3.6.8.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables	0.50% free of charge 1.50% of the current balance of the loan	0.50% free of charge 1.50% of the current balance of the loan
3.6.5. 3.6.6. 3.6.7.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00
3.6.5. 3.6.6. 3.6.7. 3.6.8.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial)	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00%	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00%
3.6.5. 3.6.6. 3.6.7. 3.6.8.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for
3.6.5. 3.6.6. 3.6.7. 3.6.8.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial)	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period
3.6.5. 3.6.6. 3.6.7. 3.6.8.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for
3.6.5. 3.6.6. 3.6.7. 3.6.8. 3.6.9.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial) internal refinancing (in full or partial)	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period
3.6.5. 3.6.6. 3.6.7. 3.6.8. 3.6.9.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial) internal refinancing (in full or partial) Commission for commitment utilization up to 1 month from the date of signing the contract for the loan	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount
3.6.5. 3.6.6. 3.6.7. 3.6.8. 3.6.9. 3.6.9.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial) internal refinancing (in full or partial) commission for commitment utilization up to 1 month from the date of signing the contract for the loan utilization after 1 month from the date of signing the contract for the loan	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually
3.6.5. 3.6.6. 3.6.7. 3.6.8. 3.6.9. 3.6.10. 3.6.11.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial) internal refinancing (in full or partial) Commission for commitment utilization up to 1 month from the date of signing the contract for the loan utilization of mortgage	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount
3.6.5. 3.6.6. 3.6.7. 3.6.8. 3.6.9. 3.6.9.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial) internal refinancing (in full or partial) commission for commitment utilization up to 1 month from the date of signing the contract for the loan utilization after 1 month from the date of signing the contract for the loan	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually
3.6.5. 3.6.6. 3.6.7. 3.6.8. 3.6.9. 3.6.9. 3.6.10. 3.6.11. 3.7. 3.7.1. 3.7.1.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial) internal refinancing (in full or partial) internal refinancing (in full or partial) Commission for commitment utilization up to 1 month from the date of signing the contract for the loan utilization and from the date of signing the contract for the loan Deletion of mortgage Mortgage Ioan under program "CiProfessional" Application and documents review fee Processing and management fee	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually BGN 30.00 1.25% of the amount of the loan	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually EUR 15.00 EUR 15.00 1.25% of the amount of the loan
3.6.5. 3.6.6. 3.6.7. 3.6.8. 3.6.9. 3.6.10. 3.6.11. 3.7. 3.7.1.	Annual management fee Market assessment/ reassessment of the collateral Renegotiation of loan terms Change of the date of the monthly installment Change of pledge of future receivables Repayment before the maturity date (in full or partial) fully repayment with own assets repayment a part of the loan with own assets refinancing from another bank (in full or partial) internal refinancing (in full or partial) internal refinancing (in full or partial) Commission for commitment utilization up to 1 month from the date of signing the contract for the loan utilization after 1 month from the date of signing the contract for the loan Deletion of mortgage Mortgage Ioan under program "CiProfessional" Application and documents review fee	0.50% free of charge 1.50% of the current balance of the loan BGN 10.00 BGN 20.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually BGN 30.00 BGN 30.00	0.50% free of charge 1.50% of the current balance of the loan EUR 5.00 EUR 10.00 free of charge 2.00% 5% for the first 5 years and 3% for the rest of the period free of charge free of charge 0.50% of the non-utilized amount annually EUR 15.00 EUR 15.00

	N 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 amour annually
3.7.6.	Renegotiation of loan terms	1.50% of the current balance of the loan	1.50% of the current balance of th loan
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%	2.00%
	refinancing from another bank (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% the rest of the period
	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 loa
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	1.50% of the current balance of the loan
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%	2.00%
	refinancing from another bank (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% the rest of the period
	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 30.00	
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"	liee of charge	
	Application and documents review fee	free of charge	
521	Renegotiation of loan terms	free of charge	
.2.2.	Repayment before the maturity date (in full or partial)	free of charge	
5.2.2. 5.2.3.	Repayment before the maturity date (in full or partial)	free of charge	
5.2.2.		<u>v</u>	0.50% on the
5.2.1. 5.2.2. 5.2.3. 6 6.1.	Repayment before the maturity date (in full or partial)	free of charge 0.50% on the renegotiated/restructured amount,	0.50% on the renegotiated/restructured amou

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.

	0.20% of the value of each cheque
	min. EUR 10, max. EUR 400
	0.50%, min. EUR 20
	EUR 30.00 + due commissions of th correspondant banks
	according to tariff of the used courie service
-	

CTION	NIX: SECURITIES AND CUSTODY SERVICES	BGN	EUR/ USD
1	Securities		
	Opening of customer account for corporate securities	BGN 0.70	
	Issuance of depository receipts for corporate securities	BGN 0.70	
	Execution of transfer by customer order for corporate securities	BGN 1.00	
	Execution of transfer by customer order for corporate securities of non-public companies	BGN 10.00	
	Transfer of a customer account for corporate securities to another investment agent	BGN 10.00	
	Brokerage fee for executed customer order on the Bulgarian stock exchange		
		3.00% of the value of the deal,	
.6.1.	shares	min. BGN 5	
~ ~	· · · · · · · · · · · · · · · · · · ·	0.05% of the value of the deal,	
.6.2.	government securities	min. BGN 5	
<u></u>		0.10% of the value of the deal,	
.6.3.	corporate and municipal debt securities	min. BGN 5	
6.4	other securities	0.15% of the value of the deal,	
.0.4.	outer securities	min. BGN 5	
.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	
	Trust management of funds	by negotiation	
.10.	Underwriting of corporate securities emmissions	by negotiation	
	Government securities		
	Deals with government securities		
	For approved orders on the primary market	0.04% of the nominal value	
	For not approved orders on the primary market	BGN 6.00	
	For deals under Art.18 from Ordinance № 5 of the Bulgarian National Bank (transfer or purchase of	BGN 1.00	
	government securities from private individuals or legal entities)		
	For deals under Art.20, Paragraph 1 from Ordinance № 5 of the Bulgarian National Bank (transfer of	BGN 6.00	
	government securities from private individuals or legal entities to another primary dealer)		
	For deals under Art.20, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (transfer of	DOM 5 00	
	government securities from private individuals or legal entities from the register of the Bank, to a register of	BGN 5.00	
	another primary dealer)		
	For deals under Art.20, Paragraph 3 from Ordinance № 5 of the Bulgarian National Bank(transfer of	2011 5 00	
	government securities owned by private individuals or legal entities to another person, whose register is at	BGN 5.00	
	another primary dealer)		
.1.7.	Deals with government securities, used for participation in privatization	BGN 10.00	
1.8.	For each deal of government securities, where a foreign investor in government securities participates	BGN 15.00	
	· · · · · · · · · · · · · · · · · · ·		
1.9.	Coupon and principal payments of government securities	0.02% of the nominal value or the	
		amount of the interest payment	
1.10.	Issuance or replacement of certificate	BGN 1.50	
1.11.	Issuance or replacement of certificate for target emissions of government securities	BGN 1.00	
		2011 1100	
• •			
2.2.	Deals with government securities, agreed with non- primary dealers of government securities		
.2.1.	Register maintenance	BGN 50.00 monthly	
.2.2.	For approved orders	0.04% of the nominal value	
2.3	For not approved orders	BGN 6.00	
		20110100	
~ 4			
	For deals under Art.14, Paragraph 6 from Ordinance № 5 of the Bulgarian National Bank(transfer and	DON 7.00	
	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	
	purchase of government securities from non- primary dealers of government securities)	BGN 7.00	
25	purchase of government securities from non- primary dealers of government securities) For deals under Art.14, Paragraph 7 from Ordinance № 5 of the Bulgarian National Bank (transfer of	BGN 7.00 BGN 7.00	
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SECTION	VIX: 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 dividents and interest (an occasion)	BGN 50.00	
	Vote at the General Assemly	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.

1	N X: VAULT	BGN	EUR/ USD
11	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 for 6 months	BGN 50.00	
	for 12 months	BGN 75.00 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 for 12 months	BGN 95.00 BGN 155.00	
		BGN 155.00	
2	Visit the vaults		
	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	
0.0	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	
yte:	sunder item 1 and item 2 are minimum, but it is permitted the face to be bished then the second of	in Tariff in page of the public vault at the relevant back back	ħ
ote: Charges	s 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 branc	ch.

SECTIO	ON 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 massages (porto)		EUR 10.00 per page
4	Swir'r expenses for an types of massages (porto)		EOK 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	DON 40.00	
6.2.	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.			according to the tariff of the used
0.4.	Special courier services		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	

SECTIO	ON 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 MasterCard Standart with chip", Appendix 4 "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 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 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 №21/29.03.2012 and Decision 13/05.04.2012, in force as of 01.07.2012; Decision №22/214.06.2012, in force as of 12.08.2012; Decision №21/07.06.2012 and decision №23/21.06.20012, 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 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, Decision 6/07.02.2013, in force as of 01.03.2013, Decision 10/07.03.2013, in force as of 18.03.2013