TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC APPLICABLE TO INDIVIDUALS

	N. ARRIVINA
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_	

101	I I: ACCOUNTS	BGN	EUR/ USD
	Current accounts*		
	Current account		
1	Opening	BGN 3 00	FUR 150
	at an office of the Bank	BGN 3.00	EUR 1.50
	via CIBANK online	BGN 1.50	FUR 0.75
2.	Minimum balance on the account	BGN 5.00	LUICO.73
3.	Monthly maintenance fee	2014 0.00	
-	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
4	Closing	no charge	no charge
,	Current account with an issued bank card**		
1.	Opening	BGN 1.00	EUR 0.50
2.	Monthly maintenance fee		
	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
3.	Closing	no charge	no charge
	Escrow account		
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
2.	Monthly maintenance fee	0.20% of the amount of the contract	0.10% of the amount of the co
3.	Closina	no charge	no charge
	Outline seconds		
	Savings accounts Savings account with differentiated interest accrual / Beneficial Account		
1	Onening	no charge	no charge
	Monthly maintenance fee for an account with an average monthly balance lower than or equal to 499.99 in	no charge	no charge
2.	BGN/EUR/USD		
	incl. account statements sent electronically (e-mail. portal)	BGN 1.30	BGN 1.30
	incl. account statements sent electronically re-mail. Bottain	BGN 1.50	BGN 1.50
	incl. account statements sent by post	BGN 2 00	BGN 2 00
3	Monthly maintenance fee for an account with an average monthly balance over 500.00 in BGN/EUR/USD	DOIY E.OU	DONES
-	incl. account statements sent electronically (e-mail. portal)	no charge	no charge
	incl. account statements received in the office of the Bank (Print in branch)	no charge	no charge
	incl. account statements sent by post	no charge	no charge
4	Closing	no charge	no charge
,	Children's savings account "Dreams"***	Indiado	o driando
1.	Opening	no charge	no charge
2.	Monthly maintenance fee	no charge	no charge
3	Replacement of a savins-bank book	BGN 4.00	
4	Loss of a savings-bank book	BGN 10.00	
5.	Closina	no charge	no charge
_	Term deposits****		
	Opening	no charge	no charge
	Monthly maintenance fee		
_	incl. account statements sent electronically (e-mail, portal)	no charge	no charge
_			
	incl. account statements received in the office of the Bank (Print in branch)	no charge	no charge
.3.	Disposal with a term deposit, without presenting the contract	BGN 2.00	
			no charge

Note:

"Charges under item 1.1. and item 12. 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 less under little 1.2. be 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 cedit card is fee of charge.

"Children's series account Team's in ord charged with account maintenance (see until lit transformation into another type.
"Children's series account Team's in ord charged with a consecutive control of the plant (Print in branch) are delivered only when there is a movement on the account. The tess under item 1.1.2, 1.2.2 and 2.1.2 for accounts opened before 0.2.05.2011, 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.

CHON II: C	ASH OPERATIONS	BGN	EUR/ USD
1 Cas	h deposits		
	h deposit to a current account		
mad	le by the account holder or authorised person on account of an individual	no charge	no charge
mad 12 Coo	le by a third (non-authorised) person on account of an individual h deposit to a savings account: with differentiated interest accrual/Beneficial Account	BGN 2.00	no charge
nar	le by the account holder or authorised person on account of an individual	no charge	no charge
mad	le by a third (non-authorised) person on account of an individual	no charge	no charge
.3. Cas	h deposit to a term deposit	no charge	no charge
	h deposit in Bulgarian coins o BGN 100	no charge	
	D BGN 100	2.00%	
		according to section II,	according to section II,
1.5. Cas	h deposit in currency different than the account currency	item 1.1. or 1.2.	item 1.1. or 1.2.
2 Con	h withdrawal*		
	h withdrawal from a current account		
	o BGN 400 or their equivalence in foreign currency	BGN 0.50	no charge
	n BGN 400 up to BGN 5 000 or their equivalence in foreign currency	no charge	no charge
1.3. abo	ve BGN 5 000 or their equivalence in foreign currency		0.500/ -1
with	out submission of a 2-day prior notification	0.40% of the amount above	0.50% above the equivalence foreign currency of
*****	out definition of a 2-day prior remodeler	BGN 5 000, min. BGN 10	BGN 5 000, min, BGN 10
		0.20% of the amount above	0.30% above the equivalence
upo	n submitting a 2-day prior notification	BGN 5 000, min. BGN 5	foreign currency of
1 Cas	h withdrawal from a current account account	DOLLO COO, IIIII. DOLLO	BGN 5 000. min. BGN 5
	n windrawai from a current account account o 3 000 BGN/ 1 500 currency units	0.50 BGN	no charge
1.2. abo	ve 3 000 BGN/ 1 500 currency units	0.30 BON	no charge
with	out submission of a 2-day prior notification	0.40% of the amount above BGN 3	0.50% of the amount above 1
with	our adminisoror or a z-day prior notification	000. min. BGN 6	currency units, min. EUR 3
	n culmitting a 2 day prior polification	0.20% of the amount above BGN 3	0.30% of the amount above 1
upo	n submitting a 2-day prior notification	000, min. 3 BGN	currency units, min. EUR 1.5
.2. Cas	h withdrawal from a savinos account: with differentiated interest / Beneficial Account		
	o BGN 5 000 or their equivalence in foreign currency	no charge	no charge
	ve BGN 5 000 or their equivalence in foreign currency	-	•
	<u> </u>	0.40% of the amount above	0.50% of the amount above the
with	out submission of a 2-day prior notification	BGN 5 000, min, BGN 10	equivalence in foreign currency
			BGN 5 000, min. BGN 10
uno	n submitting a 2-day prior notification	0.20% of the amount above	0.30% above the equivalence foreign currency of
иро	n submitting a z-day prior notification	BGN 5 000, min. BGN 5	BGN 5 000, min, BGN 5
.2. Cas	h withdrawal from a savings account		DOITO GOV. IIIII. DOITO
	o 3 000 BGN/ 1 500 currency units	no charge	no charge
2.2. abo	ve 3 000 BGN/ 1 500 currency units		
with	out submission of a 2-day prior notification	0.40% of the amount above BGN 3 000, min. BGN 6	0.50% of the amount above 1.5
	*	0.20% of the amount above BGN 3	currency units, min. EUR 3 0.30% of the amount above 1
upo	n submitting a 2-day prior notification	0.20% of the amount above BGN 3 000, min, BGN 3	0.30% of the amount above 1: currency units, min. EUR 1.5
2.3. Cas	h de	according to section IV	according to section IV
0	h withdrawal from a current account with an issued bank card at a POS terminal h withdrawal from a term deposit on the maturity date or on the first working day, after the maturity date	according to section iv	according to section iv
2.4. (who	en the maturity date is non working day)**		
For	deposits opened by 05.04.2013		
4.1. up ti	o BGN 5 000 or their equivalence in foreign currency	no charge	no charge
4.2. abo	ve BGN 5 000 or their equivalence in foreign currency	0.40% of the amount above	0.40% above the equivalence
with	out submission of a 2-day prior notification	BGN 5 000, min. BGN 10	foreign currency of BGN 5 000,
*****	out definition of a 2 day prior notification	max. BGN 100	BGN 10. max. BGN 100
upo	n submitting a 2-day prior notification	no charge	no charge
For	deposits opened on or after 08.04.2013		
4.1. up ti	o 3 000 BGN/ 1 500 currency units	no charge	no charge
	ve 3 000 BGN/ 1 500 currency units	0.40% on the amount above BGN 3	0.500/ -6/6
with	out submission of a 2-day prior notification	0.40% on the amount above BGN 3 000 min BGN 6	0.50% of the amount above 1 :
Unn	n submitting a 2-day prior notification	no charge	no charge
.5. Cas	h withdrwal from a term deposit on a date before the maturity date (partial or in full)		
	desposits opened by 05.04.2013 included		
	o BGN 5 000 or their equivalence in foreign currency	no charge	no charge
5.2. abo	ve BGN 5 000 or their equivalence in foreign currency		
	and authorization of a 2 day prior publication	0.40% of the amount above	0.50% above the equivalence
with	out submission of a 2-day prior notification	BGN 5 000, min. BGN 10	foreign currency of BGN 5 000, min, BGN 10
			0.30% above the equivalence
upo	n submitting a 2-day prior notification	0.20% of the amount above BGN 5 000, min, BGN 5	foreign currency of
		BOIN 5 UUU, MIN. BUN 5	BGN 5 000, min. BGN 5
For 5.1 up to	deposits opened on or after 08.04.2013	no alt	
	o BGN 3 000 BGN/1 500 currency unit ve 3 000 BGN/1 500 currency units	no charge	no charge
		0.40% of the amount above BGN 3	0.50% of the amount above 1.5
with	out submission of a 2-day prior notification	000, min, BGN 6	currency units min FUR 3
Hoo	n submitting a 2-day prior notification	0.20% of the amount above BGN 3	0.30% of the amount above 1.5
		000 min BGN 3	currency units min FUR 15
	h withdrawal from a loan from current account	BGN 0.50	no chorne
	o BGN 400 or their equivalence in foreign currency we BGN 400 or their equivalence in foreign currency	no charge	no charge
	h withdrawal from a loan from a current account	no charge	no charge
	h withdrawai from a loan from a current account o BGN 3 000 /1 500 currency units	0.50 BGN	no charge
	ve 3 000 BGN/1 500 currency units	U.SU DUN	no Charge
		0.40% of the amount above BGN 3	0.50% of the amount above 1.5
with	out submission of a 2-day prior notification	000, min. 6 BGN	currency units, min. EUR 3
	n submitting a 2-day prior notification	0.20% of the amount above BGN 3	0.30% of the amount above 1
1100		000. min. BGN 3	currency units, min EUR 1.5
	h withdrawal from a loan from savings accounts: with differentiated interest accrual / Beneficial		
, Cas		no charge	
.7. Cas	ount	no charge	no charge
.7. Cas		according to section II,	according to section II,
2.7. Cas Acc 2.8. Cas	ount		

3 Other cash operations		
S.1. Exchange of banknotes from large denominations in small or vice versa		
up to BGN 200 or their equivalence in foreign currency	no charge	no 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***		no charge
Note: When the deposit amount is a combination of banknotes and coins, the Bank collects fees according by The amount of the commission on cash withdrawal according to item 2 is calculated within the workin		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 The Bank is executing purchase and sale of currency on the announced exchanged rates. Deviation The fess under item 2.9 are not applied for amounts of term deposits.		

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	no charge	no aborno
	electronic order	no charge	no charge
1.1.1.2.	Transfers between accounts of different holders	no charge	no charge
	paper order	BGN 0.80	EUR 3.00
		BGN 1 00 - in force as of 08 06 2013	
	paper order		
	electronic order	BGN 0.50	EUR 1.50
1.1.2.	Cash payments		
.1.2.1.	To accounts of National Revenue Agency (social security contributions and tax liabilities of individuals)	2011100	
	up to BGN 1 000	BGN 4.00 BGN 4.00 + 1.00% of the amount	
	above BGN 1 000	above BGN 1 000	
122	To accounts of the National Revenue Agency (social security contributions and tax liabilities of individuals		
	up to BGN 1 000	no charge	
	above BGN 1 000	no charge	
.1.2.3.	To budget account held within CIBANK by multiple payment order		
	up to BGN 1 000	BGN 4.00	
		BGN 4.00 + 1.00% of the amount	
	above BGN 1 000	above BGN 1 000	
124	To accounts of other hudget institutions (fines and penal provisions) held within CPANIC	above DON 1 000	
.1.2.4.	To accounts of other budget institutions (fines and penal provisions) held within CIBANK up to BGN 1 000	BGN 4.00	
	up to bon 1 ool		
	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	no charge	no charge
2	Introduction accounts		
	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	
1.1.4.	To accounts of the National Revenue Agency held in another bank (social security contributions and tax	0.40% of the amount, min, BGN 6	
1.1.5.	To budget accounts held in another bank by multiple payment order	0.50%, min. BGN 10	
2.1.2.1.	Credit transfers		
Z.I.	Through BISERA (up to BGN 100 000)		
	paper order	BGN 2.00	
	electronic order	BGN 1.00	
1.2.2.	Through RINGS (up to/ above BGN 100 000)		
	paper order	BGN 12.00	
	electronic order	BGN 8.00	
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 tr
	190		min. EUR 15, max. EUR
	electronic order		0.10% of the amount of the tr
			min. EUR 10, max. EUR 1
2.2.2.	TOM value date (next working day)	<u> </u>	
	paper order		0.25% of the amount of the tr
	below areas		min. EUR 25, max. EUR 2
			0.20% of the amount of the tr
	alastrania autor		
	electronic order		min. EUR 20, max. EUR :
2.2.3.	electronic order Value date - SAME DAY		min. EUR 20, max. EUR
2.2.3.	Value date - SAME DAY		
2.2.3.			0.30% of the amount of the tr
223.	Value date - SAME DAY paper order		0.30% of the amount of the tr min. EUR 30, max. EUR
2.2.3.	Value date - SAME DAY		0.30% of the amount of the t min. EUR 30, max. EUR 0.25% of the amount of the t
223.	Value date - SAME DAY paper order		0.30% of the amount of the tr min. EUR 30, max. EUR 0.25% of the amount of the tr min. EUR 25, max. EUR
	Value date - SAME DAY paper order electronic order		0.30% of the amount of the tr min. EUR 30, max. EUR: 0.25% of the amount of the tr min. EUR 25, max. EUR: EUR 30.00 + commission of
	Value date - SAME DAY paper order		0.30% of the amount of the t min. EUR 30, max. EUR 0.25% of the amount of the t min. EUR 25, max. EUR EUR 30.00 + commission - correspondent banks (if the
	Value date - SAME DAY paper order electronic order		0.30% of the amount of the t min. EUR 30, max. EUR 0.25% of the amount of the t min. EUR 25, max. EUR EUR 30.00 + commission - correspondent banks (if the such) + SWIFT
2.2.4.	Value date - SAME DAY paper order electronic order Change in the original order (request by the originator)		0.30% of the amount of the tr min. EUR 30, max. EUR: 0.25% of the amount of the tr min. EUR 25, max. EUR; EUR 30.00 + commission of correspondent banks (if the such) + SWIFT EUR 40.00 + commission of
	Value date - SAME DAY paper order electronic order		0.30% of the amount of the tr min. EUR 30, max. EUR 3 0.25% of the amount of the tr min. EUR 25, max. EUR 2 EUR 30.00 + commission correspondent banks (if the such) + SWIFT EUR 40.00 + commission correspondent banks (if the
2.2.4.	Value date - SAME DAY paper order electronic order Change in the original order (request by the originator) Cancelation of transfer by request of the originator		0.30% of the amount of the tr min. EUR 30, max. EUR.? 0.25% of the amount of the tr min. EUR 25, max. EUR.? EUR 30.00 + commission of correspondent banks (if the such) + SWIFT EUR 40.00 + commission of correspondent banks (if the
2.2.4.	Value date - SAME DAY paper order electronic order Change in the original order (request by the originator)		EUR 40.00 + commission of correspondent banks (if the

SECTION	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	no charge	
2.4.	Incoming payments in foreign currency		
2.4.1.	up to EUR 100 or their equivalence in foreign currency		no charge
2.4.2.			0.10% of the amount.
2.4.2.	above EUR 100 or their equivalence in foreign currency		min. EUR 10, max. EUR 200
2.4.3.	Return of transfers (not by the fault of the Bank)		EUR 40.00 + SWIFT
	Direct debit		
3.1.	Deposit of agreement	no charge	
3.2.	Initiation of direct debit orders		
3.2.1.	against accounts in the Bank		
	paper order	BGN 1.00	
	electronic order	BGN 0.50	
3.2.2.	against accounts in other banks		
	paper order	BGN 2.00	
	electronic order	BGN 1.00	
3.3.	Payments under direct debit orders		
3.3.1.	to accounts in the Bank	BGN 1.00	
3.3.2.	to accounts in other banks	BGN 2.00	
	Standing orders		
4.1.	Registration		
	standing orders between accounts of the same holder	no 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	no charge	no charge
	transfer between accounts of different holders	BGN 0.50	EUR 1.50
4.2.2.	Interbank payments through BISERA	BGN 1.00	
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	
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Note: In secusion 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 terrifls of the foreign banks.

The following value dates are applicable for transfers fromthip 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 efficied.

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

International debit card Massiton with chip International debit card Was Electron with chip International card with minimum account balance and or overdraft Mastercard with chip International card with minimum account balance and or overdraft Mastercard with chip International card with minimum account balance and or overdraft Mastercard Gold with chip International card with minimum account balance and or overdraft Mastercard Gold with chip International card with minimum account balance and or overdraft Mastercard Gold with chip International revolving credit card with interest free period MasterCard Standard with chip International revolving credit card with interest free period MasterCard Standard with chip International revolving credit card with interest free period MasterCard Standard with chip International revolving credit card with interest free period MasterCard Gold with chip International revolving credit card with interest free period MasterCard Gold with chip International payment of the utility bills with a bank card "Exceptionic payment of utility bills" Resparation for payment for an enclusive from for each stocked number Accordit is a minimum of the utility bills with a bank card "Exceptionic payment of utility bills" Resparation of the utility bills with a bank card "Exception payment of utility bills" Resparation of the utility of the cred Resparation of the utility bills with a bank card "Exception payment of utility bills" Resparation of the utility bills with a bank card "Exception payment of utility bills" Resparation of the utility bills with a bank card "Exception payment of utility bills" Resparation of the utility bills with a bank card "Exception payment of utility bills" Resparation of the utility bills with a bank card "Exception payment of utility bills" Resparation of the utility bills with a bank card "Exception payment of utility bills" Resparation of the utility bills of the card Resparation of the utility of the card Resparation of the utility of the	ON IV: CARDS	BGN	EUR/ USD
International card with minimum account balance and or overdraft Mastercard with chip International card with minimum account balance and or overdraft Visa Classic with chip International card with minimum account balance and or overdraft Visa Classic with chip International card with minimum account balance and or overdraft MasterCard Gold with chip International revolving credit card with interest free period MasterCard Standard with chip International revolving credit card with interest free period MasterCard Standard with chip International revolving credit card with interest free period Visa Classic with chip International revolving credit card with interest free period Visa Classic with chip International revolving credit card with interest free period Visa Classic with chip International revolving credit card with interest free period MasterCard Gold with chip International revolving credit card with interest free period MasterCard Gold with chip Automatic payment of the united Visa is balance and "Electronic payment of utility bills" Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for the validity of the card BON 1.00 SNS Notice when there is a transaction with a bank card Repositation for earls for the service Repositation of the card for the s	International debit card Maestro with chip	as per separate price list	Appendix 1
International card with minimum account balance and or overdraft Mastercard with chip International card with minimum account balance and or overdraft Visa Classic with chip International card with minimum account balance and or overdraft Visa Classic with chip International card with minimum account balance and or overdraft MasterCard Gold with chip International revolving credit card with interest free period MasterCard Standard with chip International revolving credit card with interest free period MasterCard Standard with chip International revolving credit card with interest free period Visa Classic with chip International revolving credit card with interest free period Visa Classic with chip International revolving credit card with interest free period Visa Classic with chip International revolving credit card with interest free period MasterCard Gold with chip International revolving credit card with interest free period MasterCard Gold with chip Automatic payment of the united Visa is balance and "Electronic payment of utility bills" Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for a merchants (one for each balance number) Repositation for payment for the validity of the card BON 1.00 SNS Notice when there is a transaction with a bank card Repositation for earls for the service Repositation of the card for the s	International debit card Visa Electron with chip	as per separate price list	Appendix 2
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2. Monthly fee maintenance			
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4. Data changing—CSN number, change of the service 5. Fee for SMS notification for balance inquiries and the service 6. Fee for SMS notification for balance inquiries on the bank cerd. 7. Service SMS notification for balance inquiries on the bank cerd. 7. Service SMS notification for balance inquiries on the bank cerd. 7. Service SMS notification for bothy Paris			
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5. Blocking the early Priority Pass 6. With IVP Office, and incident in the program Priority Passi per person 1. Issuence of the early Priority Traveller 1. Incidence 1. Incid	Renewal of the card after the expiry date of the card	no charge	
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3. Monthly fee for maintaince of the POS terminal no charge 4. Fees and commissions per transaction by negotiation	Express installation (up to 3 working days for Sofia, up to 5 workin days for other locations)		
	Monthly fee for maintaince of the POS terminal		
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TION	V: INTERNET BANKING - CIBANK ONLINE	BGN	EUR/ USD
1 -	Registration of CIBANK ONLINE internet banking		
1.	Using of qualified/universal electronic signature	no charge	
2	Using TOKEN device, when CIBANK ONLINE is used with a bank package *	10.00 BGN	
3.	Using TOKEN device, when CIBANK ONLINE is used without a bank package *	25.00 BGN	
4	With replaced TOKEN device due to damage or loss.	30.00 BGN	
arks:			
	The fees under items 1.2 and 1.3 are also due in case of replacement of a TOKEN device when the batt	ery 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 of	lient's profile for the service if their TC	KEN device had already been regist
	in the system		
2	Monthly service fee	no charge	
	EAUTH 1		
3	TOKEN device		
1	Provide the TOKEN device at the moment of signing the contract	no charge	
2.	Not returned TOKEN device at the moment of termination of the contract	BGN 30.00	
	Payments		
1			
	Intrabank payments		
1.1.	Credit transfers transfers between accounts of the same holder	pa abassa	an abasan
	transfers between accounts of different holders	no charge BGN 0.50	no charge EUR 1.50
.2.	transfers between accounts of different holders Direct debit	BGN 0.50 BGN 0.50	EUK 1.50
2.	Direct debit	BGN 0.50	
	Interbank payments Outgoing payments in national currency		
1.1.	Through BISERA (up to BGN 100 000)	BGN 1.00	
	<u> </u>		
12	Through RINGS (up to and/above BGN 100 000)	BGN 8.00	
	Through throw (up to this above bole 100 000)	BGN 0.00	
		201010	
1.3.	Multiple payment order from/ to the budget	BGN 2.40	
2.2.	Outgoing payments in foreign currency		
			0.10% of the amount of the tra
2.1.	SPOT value date (2 working days)		min. EUR 10. max. EUR 1
			0.20% of the amount of the tra
22.	TOM value date (next working day)		min, EUR 20, max, EUR 20
22	Value date - SAME DAY		0.25% of the amount of the tra
2.3.	Value date - SAME DAT		min, EUR 25, max.EUR 25

SECTION	VI: PACKAGES	BGN	EUR/ USD
1.1.	Package "Dynamics"* Purchase	no charge	
1.2.	Monthly maintenance fee	BGN 4.00	
1.3.	Termination	no charge	
2	Package program "Classic"		
	Purchase Purchase	no 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	no charge	
3.2. 3.3.	Minimum balance for activation Monthly maintenance fee	BGN 5.00 BGN 4.00	
3.4.	Termination	BGN 15.00	
4.1.	Package program "Comfort" Purchase	no 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 "CiPractical"		
5.1.	Purchase	no charge BGN 10.00	
5.2.	Minimum balance for activation	BGN 10.00	
5.3. 5.4.	Monthly maintenance fee Termination	BGN 6.00 BGN 10.00	
0.4.	Tommason	2011 10.00	
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Note:			
*Offering	of package "Dynamics" is suspended from 18.07.2011.		

SECTION	VII: LOANS	BGN	EUR/ USD
1	Consumer loans		
1.1.1.	Consumer loan under credit program "Classic" Application and documents review fee	BGN 35.00	
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	
1.1.4.	Change of the date of the monthly installment	BGN 10.00 BGN 10.00	
1.1.6.	Change of pledge of future receivables Repayment before the maturity date (in full or partial)	no charge	
12	Consumer loan under credit program "Advance"	no charge	
1.2.1.	Application and documents review fee	BGN 35.00	
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	
1.2.4.	Change of the date of the monthly installment	loan 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)	no charge	
1.3.	Consumer loan under credit program "Premium"		
1.3.1.	Application and documents review fee	BGN 35.00	
	Processing and management fee	2.00% of the amount of the loan 0.60% of the current balance of the	
1.3.3.	Annual management fee	loan	
1.3.4.	Renegotiation of loan terms	1.50% of the current balance of the	
		loan	
1.3.5.	Change of the date of the monthly installment	BGN 10.00 BGN 10.00	
1.3.6.	Change of pledge of future receivables Repayment before the maturity date (in full or partial)	free of charge	
1.4	Consumer loan under credit program "Partners"	il de di ditalige	
1.4.1.	Application and documents review fee	BGN 35.00	
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	
1.4.4.	Change of the date of the monthly installment	loan 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)	no charge	
1.6.	Consumer loan "Third age"		
1.6.1.	Application and documents review fee	BGN 10.00	
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	
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)	no charge	
1.7.	Consumer loan under program "Individual banking"		
1.7.1.	Application and documents review fee Processing and management fee	no charge 2.00% of the amount of the loan	
		1.50% of the current balance of the	
1.7.3.	Renegotiation of loan terms	loan	
1.7.4.	Repayment before the maturity date (in full or partial)	no charge	
1.8.	Consumer loan with cash collateral	000.44.00	F110 444
1.8.1.	Application and documents review fee Processing and management fee	BGN 15.00 0.75% of the amount of the loan	EUR 8.00 0.75% of the amount of the loan
		0.75% of the current balance of the	0.75% of the current balance of the
1.8.3.	Renegotiation of loan terms	loan	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)	no charge	no charge
1.9.	Consumer loan with cash collateral under program "Individual banking"	de	
1.9.1.	Application and documents review fee Processing and management fee	no charge 0.75% of the amount of the loan	no charge 0.75% of the amount of the loan
		0.75% of the current balance of the	0.75% of the current balance of the
1.9.3.	Renegotiation of loan terms	loan	loan
1.9.4.	Repayment before the maturity date (in full or partial)	no charge	no charge
1.11.	Consumer loan under program "CiProfessional"	2011 05 00	
1.11.1.	Application and documents review fee Processing and management fee	BGN 35.00 2.00% of the amount of the loan	
		1.50% of the current balance of the	
1.11.3.	Renegotiation of loan terms	loan	
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)	no charge	
1.12.1.	Consumer loan "STIMULUS" for better living Application and documents review fee	BGN 30.00	
1.12.1.	Processing and management fee	2.45% of the amount of the loan	
1.12.2.	Change the date of the monthly installment	2.45% of the amount of the loan BGN 10.00	
		1% if the remaining validity period of	
1.12.4.	Repayment before the maturity date (in full or partial)	the loan contract at the time of	
		repayment is longer than a year	
		0.5% if the remaining validity period	
		of the loan contrac at the time of repayment t is shorter than a year	
		repayment tie enouser Bidfi d yedi	

1.12.	N VII: LOANS Consumer loan under credit program "Energy efficiency"	BGN	EUR/ USD
1.12.1.	Application and documents review fee	BGN 30.00	
1.12.3.	Processing and management fee Change of the date of the monthly installment	2.45% of the amount of the loan BGN 10.00	
1.12.4. 1.12.5.	Change of pledge of future receivables Repayment before the maturity date (in full or partial)	BGN 10.00 no charge	
1.13.	Consumer loan with cash collateral under program "Energy efficiency"		
1.13.1.	Application and documents review fee	BGN 30.00 2.45% of the amount of the loan	EUR 16.00
1.13.3.	Processing and management fee 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) Overdraft	no charge	no charge
2.1.	Overdraft under credit program "Classic". "Advance". "Premium". "Partners"		
2.1.1.	Application and documents review fee	BGN 15.00 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, but not less than BGN 10 BGN 10.00	
2.2.5.	Repayment before the maturity date (in full or partial)	no charge	
2.2.1.	Overdraft under program "Individual banking" Application and documents review fee	no 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 amount of the loan, but	
2.2.3.	Renegotiation of loan terms	not less than BGN 10	
2.2.4.	Repayment before the maturity date (in full or partial) Overdraft with cash collateral	no charge	
2.3.1.	Application and documents review fee	BGN 15.00	EUR 8.00/USD 8.00
2.3.2.	Processing and management fee Renegotiation of loan terms	0.75% of the amount of the loan 0.75% of the amount of the loan	0.75% of the amount of the load 0.75% of t
2.3.4.	Repayment before the maturity date (in full or partial)	no charge	no charge
2.4.	Overdraft with cash collateral under program "Individual banking"		
2.4.1.	Application and documents review fee Processing and management fee	no charge 0.75% of the amount of the loan	no charge 0.75% of the amount of the loa
2.4.3.	Renegotiation of loan terms	0.75% of the amount of the loan	0.75% of the amount of the loa
2.4.4.	Repayment before the maturity date (in full or partial) Overdraft with cash collateral under program "CiProfessional"	no charge	mo charge
2.5.1.	Application and documents review fee	BGN 20.00	
2.5.2.	Processing and management fee Renegotiation of loan terms	1.50% of the amount of the loan 1.50% of the amount of the loan	
2.5.4.	Repayment before the maturity date (in full or partial)	no charge	
3	Mortgage loans		
31	Mortgage loan "Reality"		
3.1.1.	Preliminary estimation of the income	BGN 30.00	
3.1.2.	Application and documents review fee	BGN 60.00 1.25% or 1.50% of the amount of the	EUR 30.00
3.1.3.	Processing and management fee	1.25% or 1.50% or the amount of the loan	loan
3.1.4.	Annual management fee	0.30%	0.50%
3.1.5.	Market valuation/ revaluation of the collateral Commission for commitment	tarriff of the licensed assessor	tarriff of the licensed assesso
0.1.0.	utilization up to 1 month from the date of signing the contract for the loan	no charge	no 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 amou annually
317	Renegotiation of loan terms	1.50% of the current balance of the	1.50% of the current balance of
3.1.8.	Change of the date of the monthly installment	loan BGN 10.00	loan EUR 5.00
3.1.9.	Change of the date of the monthly installment. Change of pledge of future receivables	BGN 20.00	EUR 10.00
3.1.10.	Repayment before the maturity date, but not less then 3 monthly installments		
	fully repayment with own funds	no charge	no charge
	repayment a part of the loan with own funds	2% till the third year of the loan, without commission for the rest of	2% till the third year of the loar without commission for the res
	repayment a part of the loan war own funds	the loan	the loan
		5% for the first 5 years and 3% for	5% for the first 5 years and 3%
	refinancing from another bank (in full or partial)	the rest of the period	the rest of the period
3.1.11.	internal refinancing (in full or partial) Deletion of mortgage	no charge BGN 30.00	no charge EUR 15.00
3.2.	Mortgage loan "My Home"		E01(13:00
3.2.1.	Preliminary estimation of the income	BGN 30.00	EUR 30.00
3.2.3.	Application and documents review fee Processing and management fee		1.25% or 1.50% of the amount of
			loan
3.2.4.	Annual management fee Market valuation/revaluation of the property offered as a collateral		0.50% tarriff of the licensed assesso
3.2.6.	Commission for commitment		
	utilization up to 1 month from the date of signing the contract for the loan		no charge 0.50% of the non-utilized amou
	utilization after 1 month from the date of signing the contract for the loan		annually
3.2.7.	Renegotiation of loan terms		1.50% of the current balance of loan
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
3.2.10.	Repayment before the maturity date (in full or partial) repayment with own funds before ending the first 5 years from the date of utilising the loan		5.00%
	repayment with own funds after ending the first 5 years from the date of utilising the loan		no charge
	refinancing from another bank		5% for the first 5 years and 3% the rest of the period
	internal refinancing		no charge
3.2.11.	Deletion of mortgage Mortgage loan under program "Individual banking"		EUR 15.00
3.3.1.	Preliminary estimation of income	no charge	
3.3.2.	Application and documents review fee Processing and management fee	no charge 1.25% of the amount of the loan	no charge 1.25% of the amount of the los
3.3.4.	Annual management fee	0.20%	0.50%
	Market valuation/ revaluation of the collateral	tarriff of the licensed assessor	tarriff of the licensed assessor
3.3.5.	Commission for commitment	no charge	no charge
3.3.5. 3.3.6.	utilization up to 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount	0.50% of the non-utilized amou
3.3.5. 3.3.6.			
3.3.6.	utilization after 1 month from the date of signing the contract for the loan	annually	annually 1.50% of the current balance of
3.3.6.	utilization after 1 month from the date of signing the contract for the loan Renegosiation of loan terms	annually 1.50% of the current balance of the loan	1.50% of the current balance of loan
3.3.6. 3.3.7. 3.3.8.	utilization after 1 month from the date of signing the contract for the loan Renegotation of loan terms Chance of the date of the month's installment	annually 1.50% of the current balance of the	1.50% of the current balance of
3.3.6.	utilization after 1 month from the date of signing the contract for the loan Renegotation of loan terms Change of the date of the month's installment Reseavement before the maturity date in full or cardial)	annually 1.50% of the current balance of the loan	1.50% of the current balance of loan
3.3.6. 3.3.7. 3.3.8.	utilization after 1 month from the date of signing the contract for the loan Renegotation of loan terms Chanse of the date of the month's installment. Reasswent before the maturity date in full or partial) fully repayment with own funds	annually 1.50% of the current balance of the loan BGN 10.00 no charge 2% till the third year of the loan,	1.50% of the current balance of loan EUR 5.00 no charge 2% till the third year of the loa
3.3.6. 3.3.7. 3.3.8.	utilization after 1 month from the date of signing the contract for the loan Renegotation of loan terms Change of the date of the month's installment Reseavement before the maturity date in full or cardial)	annually 1.50% of the current balance of the loan BGN 10.00 no charge 2% till the third year of the loan, without commission for the rest of	1.50% of the current balance of loan EUR 5.00 no charge 2% till the third year of the loa without commission for the res
3.3.6. 3.3.7. 3.3.8.	utilization after 1 month from the date of signing the contract for the loan Renegotation of loan terms Chance of the date of the month's installment Reasswarest before the maturity date in full or certifall fully reparement with own funds repayment a part of the loan with own funds	annually 1.50% of the current balance of the loan BGN 10.00 no charge 2% till the third year of the loan,	1.50% of the current balance of loan EUR 5.00 no charge 2% till the third year of the loar without commission for the rest the loan
3.3.6. 3.3.7. 3.3.8.	utilization after 1 month from the date of signing the contract for the loan Renegotation of loan terms Chanse of the date of the month's installment. Reasswent before the maturity date in full or partial) fully repayment with own funds	annually 1.50% of the current balance of the loan BGN 10.00 no charge 2% till the third year of the loan, without commission for the rest of the loan	1.50% of the current balance of loan EUR 5.00 no charge 2% till the third year of the loar without commission for the rest

3.4. 3.4.1.	Mortgage loan for financing current needs Preliminary estimation of income	BGN 30.00	
3.4.2.	Application and documents review fee	BGN 60.00	EUR 30.00
3.4.3. 3.4.4.	Processing and management fee Annual management fee	1.50% of the amount of the loan 0.30%	1.50% of the amount of the loa 0.50%
.4.5. .4.6.	Market valuation/revaluation of the collateral	tarriff of the licensed assessor 1.50% of the current balance of the	tarriff of the licensed assesso 1.50% of the current balance of
4.7.	Renegotiation of loan terms Change of the date of the monthly installment	loan BGN 10.00	loan EUR 5.00
4.8.	Change of pledge of future receivables	BGN 20.00	EUR 10.00
1.4.9.	Repayment before the maturity date (in full or partial) in full or partial	5% for the first 5 years and 3% for	
	repayment of 2 additional monthly installments annually	the rest of the period no charge	the rest of the period no charge
.4.10.	internal refinancina Deletion of mortgage	no charge BGN 30.00	no charge EUR 15.00
3.5. 3.5.1.	Mortgage loan for financing current needs under program "Individual banking" Preliminary estimation of income	no charge	
3.5.2.	Application and documents review fee	no charge	no charge
3.5.4.	Processing and management fee Annual management fee	1.25% of the amount of the loan 0.20%	1.25% of the amount of the los 0.50%
1.5.5. 1.5.6.	Market valuation/revaluation of the collateral Renegotiation of loan terms	tarriff of the licensed assessor 1.50% of the current balance of the	tarriff of the licensed assessor 1.50% of the current balance of
1.5.7. 1.5.8.	Change of the date of the monthly installment Repayment before the maturity date (in full or partial)	BGN 10.00	EUR 5.00
	fully repayment with own funds	no charge 2% fill the third year of the loan,	no charge 2% till the third year of the loa
	repayment a part of the loan with own funds	without commission for the rest ot	without commission for the res
	refinancing from another bank (in full or partial)	the loan 5% for the first 5 years and 3% for	the loan 5% for the first 5 years and 3%
	internal refinancing (in full or partial)	the rest of the period no charge	the rest of the period no charge
3.6	Deletion of mortgage Mortgage loan "Advantage"	BGN 30.00	EUR 15.00
.6.1.	Preliminary estimation of the income	no charge	
.6.2.	Application and documents review fee	no charge	no charge
.6.3.	Processing and management fee	1.25% or 1.50% of the amount of the loan	1.25% or 1.50% of the amount of loan
.6.4.	Annual management fee Market valuation/ revaluation of the collateral	0.30% no charge	0.50% no charge
1.6.6.	Renegotiation of loan terms	1.50% of the current balance of the	1.50% of the current balance of
.6.7.	Change of the date of the monthly installment	loan BGN 10.00	loan EUR 5.00
1.6.8.	Change of pledge of future receivables Repayment before the maturity date (in full or partial)	BGN 20.00	EUR 10.00
	fully repayment with own funds	no charge 2% till the third year of the loan,	no charge 2% till the third year of the loa
	repayment a part of the loan with own funds	without commission for the rest of the loan	without commission for the res the loan
	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% the rest of the period
	internal refinancing (in full or partial)	the rest of the period no charge	no charge
6.10.	Commission for commitment utilization up to 1 month from the date of signing the contract for the loan	no charge	no charge
	utilization after 1 month from the date of signing the contract for the loan	0.50% of the non-utilized amount	0.50% of the non-utilized amo
.6.11.	Deletion of mortgage	annually BGN 30.00	annually EUR 15.00
3.7. 3.7.1.	Mortgage loan under program "CiProfessional" Application and documents review fee	BGN 30.00 BGN 40.00	EUR 15.00 EUR 20.00
3.7.1. 3.7.2. 3.7.3.	Mortgage loan under program "CiProfessional" Application and documents review fee Processino and management fee Annual management fee	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25%	EUR 15.00 EUR 20.00 1.25% of the amount of the los
3.7. 3.7.1. 3.7.2. 3.7.3. 3.7.3.	Mortgage loan under program "CiProfessional" Application and documents review fee Processing and management fee	BGN 30.00 BGN 40.00 1.25% of the amount of the loan	EUR 15.00 EUR 20.00 1.25% of the amount of the loa
3.7.1. 3.7.2. 3.7.3.	Mortgage loan under program "CiProfessional" Application and documents review fee Processino and management fee Annual management fee	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25%	EUR 15.00 EUR 20.00 1.25% of the amount of the los
3.7. 3.7.1. 3.7.2. 3.7.3. 3.7.4.	Mortage loan under program "CiProfessional" Apolication and documents review lee Procession and management fee Annual management fee Market valuation/revaluation of the collateral Commission for commisment utilization within 1 month of the date of signing the contract for the loan	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% tarriff of the licensed assessor	EUR 15.00 EUR 20.00 1.25% of the amount of the loc 0.25% tarriff of the licensed assessor
3.7. 3.7.1. 3.7.2. 3.7.3. 3.7.4.	Mortage loan under program "CiProfessional" Apolication and documents review se Procession and management fee Annual management fee Market valuation/revaluation of the collateral Commission for commissent utilization within 1 month of the date of signing the contract for the loan utilization within 1 month of the date of signing the contract for the loan utilization within 1 month from the date of signing the contract for the loan	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% tarriff of the licensed assessor no charge 0.50% of the non-utilized amount annually	EUR 15.00 EUR 20.00 1.25% of the amount of the lot 25%, 0.25%, tarriff of the licensed assesson no charge 0.50% of the non-utilized amountally
3.7. 3.7.1. 3.7.2. 3.7.3. 3.7.4. 3.7.5.	Mortages loan under program "CiProfessional". Application and documents review tee Procession and management fee Annual management fee Marker valuation for the collateral. Commission for commitment utilization within 1 month of the date of spring the contract for the loan utilization after 1 month from the date of signing the contract for the loan Renegotation of loan terms	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% tarriff of the licensed assessor no charge 0.50% of the non-utilized amount 1.50% of the current balance of the loan	EUR 15.00 EUR 20.00 1.25% of the amount of the lov 2.25% tarriff of the licensed assesso no charge 0.50% of the non-utilized amoranually 1.50% of the current balance of loan
3.7. 3.7.1. 3.7.2. 3.7.3. 3.7.4. 3.7.5.	Mortages loan under program "CiProfessional". Application and documents review les Procession and management fee Annual management fee Market valuation/hevaluation of the collateral Commission for commitment utilization within 1 month of the date of signing the contract for the loan utilization within 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 Renegolisation of loan terms Change the date of the monthly ideal fine full or partiall, but not less then 3 monthly installments	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% sarff of the loaned sasessor on charge 0.55% of the non-utilized amount amount 1.50% of the current balance of the BGN 10.00	EUR 15.00 EUR 20.00 1.25% of the amount of the los 0.25%, tarriff of the licensed assessor on charge 0.50% of the non-utilized amount of the current balance of los 0.50% of
3.7. 1.7.1. 1.7.2. 1.7.3. 1.7.4. 1.7.5.	Mortgage loan under program "CiProfessional" Application and documents review lee Procession and management fee Annual management fee Market valuation/revaluation of the collateral Commission for commitment utilization within 1 month of the date of signing the contract for the loan utilization after 1 month form date of signing the contract for the loan utilization of loan terms Change the date of the monthly installment	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% barriff of the loannessessor no charge 0.50% of the non-utilized amount annually 1.50% of the current balance of the Cent BGN 10.00 Co charge 2% Sill the third year of the loan,	EUR 15.00 EUR 20.00 1.25% of the amount of the log 0.25% tamiff of the locensed assessor no change 0.50% of the non-utilized amount 1.50% of the current balance of EUR 5.00 EUR 5.00 no change
3.7. 3.7.1. 3.7.2. 3.7.3. 3.7.4. 3.7.5.	Mortages loan under program "CiProfessional". Application and documents review les Procession and management fee Annual management fee Market valuation/hevaluation of the collateral Commission for commitment utilization within 1 month of the date of signing the contract for the loan utilization within 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 Renegolisation of loan terms Change the date of the monthly ideal fine full or partiall, but not less then 3 monthly installments	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25%, tarriff of the licensed assessor no charge 0.50% of the non-dilized amount 1.50% of the correct balance of the loan BGN 10.00 no charge 2% Bit the third year of the loan, without commission for the rest of whom the loan without commission for the rest of whom the loan, without commission for the rest of the loan.	EUR 15.00 EUR 20.00 1.25% of the amount of the log 0.25% tarriff of the locensed assessor no change 0.50% of the non-utilized amo EUR 5.00 EUR 5.00 con charge 2% Bit the third year of the log without commission for the res
3.7. 3.7.1. 3.7.2. 3.7.3. 3.7.4. 3.7.5.	Mortages loan under program "CiProfessions" Application and documents review tee Procession and management fee Annual management fee Market valuation/tevaluation of the collateral Commission for commitment utilization within 1 month of the date of signing the contract for the loan utilization within 1 month of the date of signing the contract for the loan utilization and 1 month from the date of signing the contract for the loan Renegolation of loan terms Change the date of the monthly installment Regenement before the maturity date in full or partiall, but not less then 3 monthly installment fully repayment with own funds repayment a part of the loan with own funds	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% tarriff of the licensed assessor no charge 0.50% of the ron-utilized amount 1.50% of the county	EUR 15 00 EUR 20 00 125% of the amount of the log 0.25% tarriff of the licensed assessor on the log 0.25% tarriff of the licensed assessor on the licensed assessor of th
3.7. 1.7.1. 1.7.2. 1.7.3. 1.7.4. 1.7.5.	Mortages loan under program "CiProfessional". Apolication and documents review tee Procession and management fee Annual management fee Market valuation of the collateral Commission for commisses utilization within 1 month of the date of sening the contract for the loan utilization within 1 month of the date of sening the contract for the loan utilization after 1 month from the date of sening the contract for the loan utilization after 1 month from the date of sening the contract for the loan Renegolation of loan terms Change the date of the monthly installment Requested Teber the maturity date in full or partial), but not less then 3 monthly installments fully requested the maturity date in full or partial), but not less then 3 monthly installments fully requested the date of the loan with own funds repayment at part of the loan with own funds referencing from another bank (in full or partial) internal refinancing (in full or partial)	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% tarriff of the licensed assessor no charge 0.50% of the non-utilized amount 1.50% of the con-utilized amount 1.50% of the current balance of the Edit 10.00 BGN 10.00 Conductor 1.50% of the first year of the bean, without commission for the rest of the loan 5% for the first Syears and 3% for the rest of the period no charge	EUR 15.00 EUR 20.00 1.25% of the amount of the lo 0.25% tarriff of the licensed assessor on the licensed assessor of the licensed assessor of the non-utility of the current belance of the belanc
3.7. 1.7.1. 1.7.2. 1.7.3. 1.7.4. 1.7.5.	Mortages loan under program "CiProfessional" Application and documents review lee Procession and management fee Annual management fee Market valuation/hevaluation of the collateral Commission for commitment utilization within 1 month of the date of signing the contract for the loan utilization within 1 month from the date of signing the contract for the loan Renegotation of loan terms Change the date of the month's installment Researment before the maturity date in full or partial), but not less then 3 monthly installments Subvincement with own hinds repayment a part of the loan with own funds refinancing from another bank (in full or partial)	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% tarriff of the incomed savessor no charge 0.55% of the non-utilized amount annually 1.55% of the current balance of the loan 1.55% of the current balance of the loan 1.55% of the current balance of the loan 56% to the third year of the ban, without commission for the rest of the loan 55% for the first 5 years and 3% for the rest of the period	EUR 15:00 EUR 20:00 1.25% of the amount of the lo 0.25% annif of the loctimized assessor mo charge 0.55% of the non- utilized amount annually 1.50% of the current balance of the loctimized amount ban EUR 3:00 no charge 2% till the third year of the loct without commission for the res without commission for the res 5% for the first 5 years and 3% the rest of the pacied EUR 5:00 EUR 5:00
3.7. 1.7.1. 1.7.2. 1.7.3. 1.7.4. 1.7.5. 1.7.6. 1.7.7. 1.7.8.	Mortgage loan under program "CiProfessional" Application and documents review lee Procession and management fee Annual management fee Martier valuation/revaluation of the collateral Commission for commitment utilization within 1 month of the date of signing the contract for the loan utilization within 1 month form the date of signing the contract for the loan Utilization within 1 month form the date of signing the contract for the loan Rengolation of loan terms Change the date of the monthly installment. Respannent before the maturity date (in full or partial), but not less then 3 monthly installments fully repayment with own funds repayment a part of the loan with own funds refinancing from another bank (in full or partial) intensi infinancing (in full or partial) Delation of montage Mortgage loan for refinancing Mortgage loan for refinancing Perlaminary sessimation of the income	BGN 30.00 BGN 40.00 1.25% of the amount of the loan 0.25% tarriff of the licensed sasessor no charge 0.55% of the non-utilized amount annually. 1.55% of the current bilance of the loan BGN 10.00 no charge 2% till the first year of the loan without commission for the rest of the same of the	EUR 15:00 125% of the amount of the to 0.25% terriff of the licensed assessor and the tone of the ton
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Note:
Interest rates on loans granted by the Bank in national and foreign currency are calculated on a 365/856 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 times of responsed to other conditions of the loan agreement. The Bank collects penalty charge, the amount of which is defined by the loan agreement. Commission for early repairment of loan secured by a mortgage is calculated and collected on the prepaid amount.

TOBANK 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.

TION VIII: CHEQUES	BGN EUR/USD
1 Collection of personal and commercial cheques	0.20% of the value of each che min. EUR 10, max. EUR 40
2 Immediate payment of personal and commercial cheques "under reserve" - it is repealed from 16th November 20	13 0.50%, min. EUR 20
3 Returned unpaid cheques	EUR 30.00 + due commission the correspondant banks
Postal expenses for personal and commercial cheques sent for collection	according to tariff of the used co service

Юп	IX: SECURITIES AND CUSTODY SERVICES	BGN	EUR/ USD
	Securities		
	Opening of customer account for corporate securities	BGN 0.70	
_	Issuance of depository receipts for corporate securities	BGN 0.50	
	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		
ı.	shares	3.00% of the value of the deal,	
		min. BGN 5	
	government securities	0.05% of the value of the deal,	
_		min. BGN 5	
į.	corporate and municipal debt securities	0.10% of the value of the deal, min. BGN 5	
		0.15% of the value of the deal.	
	other securities	min. BGN 5	
	Additional fee for executed customer order for deals on the Bulgarian stock exchange.	0.20% of the value of the deal	
	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	
_	Underwriting of corporate securities emmissions	by negotiation	
-	Onderwining of Corbotate Securities eminissions	DV Nedotation	
	Government securities		
	Deals with government securities		
Ξ	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 Ne 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		
	government securities from private individuals or legal entities from the register of the Bank, to a register of	BGN 5.00	
	another primary dealer)	BON 3.00	
	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	BGN 5.00	
	another primary dealer)		
	Deals with government securities, used for participation in privatization	BGN 10.00	
l.	For each deal of government securities, where a foreign investor in government securities participates	BGN 15.00	
).	Coupon and principal payments of government securities	0.02% of the nominal value or the	
		amount of the interest payment	
0. 1.	Issuance or replacement of certificate Issuance or replacement of certificate for target emissions of government securities	BGN 1.50 BGN 1.00	
-	Deals with government securities, agreed with non-primary dealers of government securities	BON 1:00	
	Register maintenance	BGN 50.00 monthly	
	For approved orders	0.04% of the nominal value	
	For not approved orders	BGN 6.00	
	For deals under Art.14, Paragraph 6 from Ordinance № 5 of the Bulgarian National Bank(transfer and	BGN 7.00	
•	purchase of government securities from non-primary dealers of government securities)	DOIN 1:00	
	For deals under Art.14, Paragraph 7 from Ordinance № 5 of the Bulgarian National Bank (transfer of	BGN 7.00	
_	government securities from non- primary dealer to another primary one)	2011.00	
i.	For deals under Art.14, Paragraph 8 from Ordinance Ne 5 of the Bulgarian National Bank (transfer of	BGN 7.00	
	government securities from non- primary dealer from the register of the bank, to a register of a primary 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	BGN 7.00	
	another primary dealer)	2011.00	
	For deals under Art.21, Paragraph 2 from Ordinance № 5 of the Bulgarian National Bank (deals with		
1.	government securities between non-primary dealer and private indviduals or legal entities, with register in	BGN 2.00	
	the bank)		
	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 indviduals and legal entities, with register	BGN 7.00	
	in the bank and another primary dealer)		
).	Coupon and principal payments of government securities	0.02% of the nominal value or the	
_		amount of the interest payment	
	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		
	- Commence with state and according to the applicated faill of the Million Control		
	Agent commissions for the purchase/sale of compensatory instruments against financial assets		
	and for exchange of compensatory instruments with stocks.		
_	Deals with compensatory instruments against financial assets.	0.50% of the nominal value,	
	Deals with compensatory instruments against financial assets.	min. BGN 10	
_	Deals with exchange of compensatory instruments with stocks	1.00% of the nominal value, min. BGN 10	

	IX: Securities and custody services	BGN	EUR/ USD
4	Custody services		
.1.	Opening an account for keeping securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
2.	Keeping securities		
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%	
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%	
	Statements for the balance on the account for keeping securities		
	regular monthly statement	no charge	
	statement different from the regular one	BGN 10.00	
	Transfers of securities		
	Government securities	BGN 10.00	
	Corporate securities	BGN 10.00	
	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 Assemiy	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.

CTION		BGN EUR/US	
		2011 20	_
1	Rental of bank safe-deposit box of the public vault*		
	Small safe-deposit box (10 cm.)	BGN 25.00	
	for 1 month for 3 months	BGN 25.00 BGN 50.00	
	for 6 months	BGN 75.00	
	for 12 months	BGN 115.00	
1.2.	Medium safe-deposit box (20 cm.)	0.011.01.00	
	for 1 month for 3 months	BGN 35.00 BGN 60.00	
	for 6 months	BGN 85.00	
	for 12 months	BGN 135.00	
1.3.	Large safe-deposit box(40 cm.)		
	for 1 month	BGN 45.00	
	for 3 months	BGN 70.00 BGN 95.00	
	for 6 months for 12 months	BGN 95.00 BGN 155.00	
	IOI 12 IIIOIIIIS	BGN 133.00	
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 contract for 12 months	24 times 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	
	Release/ signing new contract for a safe-deposit box (for each overdue day)	BGN 1.00	
4	Release/ signing new contract for a safe-deposit box (for each overdue day)	BGN 1.00	
e:			

for cest years 2 Certificates 2.1. Issuance of criticate for the Tax authorities 2.1. Issuance of criticate for the Tax authorities 2.2. Issuance of criticate for confirmation of the account balance 2.3. Issuance of criticate for the maninor balance on loan account (credit account) 2.4. Issuance of criticate for the remainino balance on loan account (credit account) 2.5. Issuance of criticate for the remainino balance on loan account (credit account) 2.5. Issuance of criticate for the criticate 3 Innoviries to correspondent banks for ordered or expected receipt of transfers (by customer request) 4 SWET expenses for all types of massages (porto) EUR:	EUR 15.00 EUR 15.00 EUR 15.00
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For the purpose of this Tariff, the terms of "the Basin" and "CBANN" shall refer to CIBANK, ISC. The billowing appendixes are inapparable part to the current Tariff. Appendix 1 "Tariff for impures and devicing of an international debt care blacked on with city", Appendix 2 "Tariff for impures and devicing of an international care of with minimum account belience and or voriety of an international care of with minimum account belience and or voriety of an international care of with minimum account belience and or voriety and servicing of an international care of with minimum account belience and correct that search and servicing of an international care with minimum account belience and correct that search and servicing of an international care with minimum account belience and servicing of an international care with minimum account belience and servicing of an international evoluting cased care with international revoluting cased care with international revolutions and servicing of an international revoluting cased care with international revoluting cased care with international revoluting cased care with international revolution of the commissions and servicing of an international revoluting cased care with revolution of the commissions and servicing of an international revoluting cased care with revolution of the case appeals of the case and case with revolution of the case and case with revolution and case with revolution of the case and case wit in the case of the case with revolution of the case with revolu