TARIFF FOR FEES AND COMMISSIONS OF CIBANK JSC APPLICABLE TO INDIVIDUALS

SECTIO	n I: ACCOUNTS
1	Current Accounts
2	Savings Accounts: with Differentiated Interest Accrual / Beneficial Account
3	Term Deposits:
SECTIO	DN II: CASH OPERATIONS
1	Cash Deposits
2	Cash Withdrawals
3	Processing of Cash, which is not deposited on an Account
4	Sales of Foreign Currency
	DN III: BANK TRANSFERS
1	Intrabank Transfers
2	Interbank Transfers
3	Direct Debit
4	Regular Transfers
SECTIO	DN IV: BANK CARDS
1	International Maestro Debit Card with a Chip
2	International Visa Electron Debit Card with a Chip
3	International Card with Minimum Balance and/or Overdraft MasterCard Standard with a Chip
4	International Card with Minimum Balance and/or Overdraft Visa Classic with a Chip
5	International Card with Minimum Balance and/or Overdraft MasterCard Gold with a Chip
6	International Revolving Credit Card with a Grace Period MasterCard Standard with a Chip
7	International Revolving Credit Card with a Grace Period Visa Classic with a Chip
8	International Revolving Credit Card with a Grace Period MasterCard Gold with a Chip
9	Automatic Utility Bill Payment with a Bank Card - Electronic Utility Bills
10	SMS Notification for Transactions with a Bank Card
11	Priority Pass Programme
12	Priority Traveler Programme
13	POS Terminal Installation at a Merchant
SECTIO	DN V: ONLINE BANKING - CIBANK ONLINE
1	Registration
2	Fees
3	TOKEN
4	Transfers
SECTION	DN VI: PACKAGES
1	DYNAMICS Package
2	CLASSIC Package Programme
3	PRACTICE Package Programme
4	COMFORT Package Programme
5	CIPRAKTICE Package Programme
SECTIO	DN VII: LOANS
1	Consumer Loans
2	Overdraft
3	Mortgage Loans
4	Credit Limit collateralized with a Pledge of Fixed Tangible Assets
	· ·

SECTIO	DN VII: LOANS
SECH	
5	Credit Limit on Revolving Bank Cards
6	Fees charged by the Bank on Non-Performing Loans
	rees that year by the bank on Honer entitining Loans
SECTIO	NV VIII: CHEQUES /revoked with Minutes No 47/25.11.2013 of the Management Board, in force as of
SECH	
SECTIO	DN IX: SECURITIES AND CUSTODY SERVICES
OLOTIN	
1	Securities
-	Securities
2	Government Securities
- 4	Government Securities
	Company from the formula
3	Compensatory Instruments
4	Custody Services
SECTIO	N X: VAULT
1	Renting out a Bank Safe Deposit Box
2	Visits in Vaults
3	Loss / Damage to a Tenant's Key
4	Release / Signing of a New Contract
SECTION	DN XI: OTHER SERVICES
1	Written Reports
	÷
2	Certificates
3	Enquiries to Correspondent Banks
-	
4	SWIFT Expenses
<u> </u>	
5	Corrections
6	Others
0	
SECTIO	DN XII: TRANSITIONAL AND FINAL PROVISIONS
SECH	IN AIL TRANSITIONAL AND FINAL PROVISIONS

	N I: ACCOUNTS	BGN	EUR/ USD
1	Current Accounts*		
1.	Current Accounts		
1.1.	Opening	BGN 3.00	EUR 1.50
	at an Office of the Bank	BGN 3.00	EUR 1.50
	via CIBANK Online	BGN 1.50	EUR 0.75
.2.	Minimum blocked Account Balance	BGN 5.00	BGN 5.00
.3.	Monthly Service Fee		
	including an account statement sent via electronic channels (email, portal)	BGN 1.30	BGN 1.30
	including an account statement received at an office of the Bank (printed out in an office of the bank)	BGN 1.50	BGN 1.50
	including an account statement sent by regular mail to the postal address	BGN 2.00	BGN 1.30
.4.	Closing	no fee	no fee
. 4 . 2.	Current Accounts with Bank Cards**	10 166	10 166
z. .1.	Opening	BGN 1.00	EUR 0.50
	Monthly Service Fee	DGIN 1.00	EUR 0.50
.2.		DOM 0.00	DOM 0.00
	including an account statement sent via electronic channels (email, portal)	BGN 0.30	BGN 0.30
	including an account statement received at an office of the Bank (printed out in an office of the bank)	BGN 0.50	BGN 0.50
_	including an account statement sent by regular mail to the postal address	BGN 1.00	BGN 1.00
.3.	Closing	no fee	no fee
3.	Escrow Account		
.1.	Opening		
	up to BGN 100 000 or the equivalent amount in foreign currency	BGN 100.00	EUR 50.00
	above BGN 100 000 or the equivalent amount in foreign currency	BGN 500.00	EUR 250.00
.2.	Monthly Service Fee	0.20% of the value under the contra	ct 0.10% of the value under the co
.3.	Closing	no fee	no fee
	Savings Accounts		
۱.	Savings Account: with Differentiated Interest Accrual / Beneficial Account		
.1.	Opening	no fee	no fee
	The monthly service fee for an account with differentiated interest accrual with average monthly balance of up to	10100	10100
.2.	BGN / EUR / USD 499.99,		
	including an account statement sent via electronic channels (email, portal)	BGN 1.30	BGN 1.30
	including an account statement received at an office of the Bank (printed out in an office of the bank)	BGN 1.50	BGN 1.50
	including an account statement sent by regular mail to the postal address	BGN 2.00	BGN 2.00
	The monthly service fee for an account with differentiated interest accrual with average monthly balance above		
· .	BGN / EUR / USD 500.00,		
	including an account statement sent via electronic channels (email, portal)	no fee	no fee
	including an account statement received at an office of the Bank (printed out in an office of the bank)	no fee	no fee
	including an account statement sent by regular mail to the postal address	no fee	no fee
.4.	Closing	no fee	no fee
2.	DREAMS Children's Savings Account***		
.1.	Opening	no fee	no fee
2.	Monthly Service Fee	no fee	no fee
.3.	Replacement of a Savings-Bank Book	BGN 4.00	10100
.4.	Loss of a Savings-Bank Book	BGN 10.00	
. 4 . .5.	Closing	no fee	no fee
.J.	Citisting	10 166	no lee
	Term Deposits****		
1.	Opening	no fee	no fee
2.	Monthly Service Fee		
	including an account statement sent via electronic channels (email, portal)	no fee	no fee
	including an account statement received at an office of the Bank (printed out in an office of the bank)	no fee	no fee
3.	Disposal of a term deposit without submission of the contract	BGN 2.00	
4.	Closing	no fee	no fee
jed	s under item 1.1. and item 1.2. are also applicable to accounts of customers acting outside their professional and c a monthly service fee until the deposit is closed or transformed into a type that does not require such a bank accou ee consecutive months.	nt. A current account is closed if the H	

m 1.2. C m 1.3. C 1.4. C up at	ash Deposit on a Current Account nade by the account holder or an authorized person on an account of an individual nade by a third (non-authorized) person on an account of an individual ash Deposit on a Savings Account: with Differentiated Interest Accrual / Beneficial Account nade by the account holder or an authorized person on an account of an individual	no commission BGN 2.00	no commission no commission
m 1.2. C m 1.3. C 1.4. C up at	nade by a third (non-authorized) person on an account of an individual Cash Deposit on a Savings Account: with Differentiated Interest Accrual / Beneficial Account		no commission
m 1.3. C 1.4. C up at			
m <u>1.3. C</u> 1.4. C up at	ade by the account holder of an authorized person on an account of an individual	no commission	no commission
1.3. C 1.4. C up at	nade by a third (non-authorized) person on an account of an individual	no commission	no commission
uj at	Cash Deposit on a Term Deposit	no commission	no commission
al	Cash Deposits in Bulgarian Coins p to BGN 100	no commission	
	bove BGN 100	no commission 2.00%	
1.5. C	Cash deposit in currency other than the currency of the account	under Section II, item 1.1. or 1.2.	under Section II, item 1.1. or
2 C	Cash Withdrawals		
	Cash Withdrawal from a Current Account		
	p to BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
.1.2. at	bove BGN 3 000 / 1 500 currency units		
w	vithout a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the min. EUR 3
w	vith a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the min. EUR 1.50
2.2. C	Cash Withdrawal from a Savings Account		
.2.1. uj	p to BGN 3 000 / 1 500 currency units	no commission	no commission
.2.2. at	bove BGN 3 000 / 1 500 currency units		
w	vithout a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the min. EUR 3
w	vith a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the min. EUR 1.50
2.3. C	Cash withdrawal from a current account with a bank card at a POS terminal	under section IV	under section IV
24 C	Cash withdrawal from a term deposit on the maturity date or on the first working day after the maturity date (when ne maturity date is a non working day)**		
	or deposits opened until 05.04.2013 inclusive		
	p to BGN 5 000 or the equivalent amount in foreign currency bove BGN 5 000 or the equivalent amount in foreign currency	no commission	no commission
.4.2. al		0.40% of the amount above the limit,	0.40% of the amount above the
w	vithout a two working day notice	min. EUR 10	min. EUR 10
		maximum BGN 100	maximum BGN 100
	vith a two working day notice or deposits opened after 08.04.2013	no commission	no commission
	p to BGN 3 000 / 1 500 currency units	no commission	no commission
.4.2. at	bove BGN 3 000 / 1 500 currency units		
w	vithout a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the min. EUR 3
w	vith a two working day notice	no commission	no commission
2.5. (F	Partial or full) cash withdrawal from a term deposit on a date before the maturity date		
	or deposits opened until 05.04.2013 inclusive p to BGN 5 000 or the equivalent amount in foreign currency	no commission	no commission
	bove BGN 5 000 or the equivalent amount in foreign currency	TIO CONTINUSSION	TIO COMMISSION
w	vithout a two working day notice	0.40% on the amount above the limit, min. BGN 10	0.50% of the amount above the min. BGN 10
w	vith a two working day notice	0.20% of the amount above the limit, minimum BGN 5	0.30% of the amount above the min. BGN 5
E.	or deposits opened after 08.04.2013		IIIII. BOILO
	p to BGN 3 000 / 1 500 currency units	no commission	no commission
	bove BGN 3 000 / 1 500 currency units		
w	vithout a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the min. EUR 3
w	vith a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the min. EUR 1.50
2.6. C	Cash withdrawal from authorized loans, granted to current accounts		11111. LON 1.30
	p to BGN 3 000 / 1 500 currency units	BGN 1.00	no commission
	bove BGN 3 000 / 1 500 currency units		
w	vithout a two working day notice	0.40% of the amount above the limit, min. BGN 6	0.50% of the amount above the min. EUR 3
w	vith a two working day notice	0.20% of the amount above the limit, minimum BGN 3	0.30% of the amount above the min. EUR 1.50
	ash withdrawal from authorized loans, granted to savings accounts: with differentiated interest accrual /	no commission	no commission
В	Reneficial Account		
	Cash withdrawal in currency other than the currency of the account Cash requested in writing but not withdrawn****	under Section II, item 2.1. or 2.2. 1.00% of the amount	under Section II, item 2.1. or 2 1.00% of the amount
	Cash withdrawal with a card, issued by another payment institution, at a POS terminal	3.00%, min. BGN 10	
3 P	Processing of Cash, which is not deposited on an Account		
	Replacement of damaged and unusable Bulgarian banknotes	1.00% of the amount, min. BGN 10	
4 S	iales of Foreign Currency***		no commission

rabank Transfers tigging Transfers tigging Transfers tigging Transfers tigging Transfers did Transfers ansfers between accounts of the same holder per order ctronic order tween accounts of different holders per order ctronic order sh Transfers Gutar Account of a terminar orectorate or the reasonal revenue Agency (social security continuotions and the BGN 1,000 a CIBANK account of a terminar orectorate of the National Revenue Agency (social security contributions and the BGN 1,000 a CIBANK account of a terminar orectorate of the National Revenue Agency (social security contributions and the BGN 1,000 a CIBANK account of a terminar orectorate of the National Revenue Agency (social security contributions and the BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK budget account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) orging Transfers erbank Transfers erbank Transfers erbank Transfers erbank Transfers erbank Transfers erbank Transfers ough BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to Jabove BGN 100 000) ough BISERA (for amounts up to BGN 100 000) ough BISERA (for amounts up to BGN 100 000) a dudy account of bed with another bank, deposited in an office of CIBANK, located at premises of a diversion of the actional Currency sh Transfers ough BISERA (for amounts up to BGN 100 000) ough BISERA (for amounts up to BGN 100 000) a dudy account of a terminar order actional Revenue Agency (social security contributions and tax diversion of the Attional Currency sh Transfers ough BISERA (for amounts up to Above BGN 100 000) ough BISERA (for amounts up to Jabove BGN 100 000) a dudy account of a terminar order actional Revenue Agency (social security contributions and tax diversion of the Attional Devenue Agency (social security contributions and tax dinters of the Mistonal Currency sh Transfers	no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission no commission EUR 3.00 EUR 1.50
edit Transfers ansfers between accounts of the same holder per order chronic order ween accounts of different holders per order chronic order sh Transfers and a territorial directorate or the National Revenue Agency (social security contributions and to BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and to BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and to BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and to BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers crbank Trans	no commission BGN 1.00 BGN 0.50 BGN 4.00 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 above BGN 1.000 BGN 4.00 no commission BGN 4.00 BGN 4.00	no commission EUR 3.00 EUR 1.50
ansfers between accounts of the same holder per order citonic order tween accounts of different holders per order citonic order sh Transfers CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and citabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and citabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK socount of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (posted in an office of CIBANK, located at premises of a abudget account held with another bank, doposited a budget account held with another bank pay amultiple payment order abudget account held wit	no commission BGN 1.00 BGN 0.50 BGN 4.00 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 above BGN 1.000 BGN 4.00 no commission BGN 4.00 BGN 4.00	no commission EUR 3.00 EUR 1.50
per order ctronic order ctronic order ween accounts of different holders per order ctronic order sh Transfers a CHARVA account of a territorial directorate of the National Revenue Agency (social security contributions and charVA account of a territorial directorate of the National Revenue Agency (social security contributions and charVA account of a territorial directorate of the National Revenue Agency (social security contributions and charVA account of a territorial directorate of the National Revenue Agency (social security contributions and charVA account of a territorial directorate of the National Revenue Agency (social security contributions and charVA account of a territorial directorate of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1.000 ove	no commission BGN 1.00 BGN 0.50 BGN 4.00 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 above BGN 1.000 BGN 4.00 no commission BGN 4.00 BGN 4.00	no commission EUR 3.00 EUR 1.50
In the second se	no commission BGN 1.00 BGN 0.50 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 no commission no commission BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission EUR 3.00 EUR 1.50
tween accounts of different holders per order cetronic order definition of the second of a territorial directorate of the National Revenue Agency (social security continuations and disblicts activity of the second of a territorial directorate of the National Revenue Agency (social security contributions and disblicts of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 a CIBANK account of a territorial directorate of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) ooming Transfers terbank Transfers terbank Transfers terbank Transfers terbank Transfers terbank (coated at premises of a territorial directorate of the Adomation and the office of CIBANK, located at premises of a territorial directorate of the directorate of the tertional directorate of the tertional directorate of the to BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers terbank transf	BGN 1.00 BGN 0.50 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1000 no commission BGN 4.00 + 1.00% of the amount above BGN 1000 BGN 4.00 + 1.00% of the amount above BGN 1000 BGN 4.00 + 1.00% of the amount above BGN 1000 BGN 4.00 mo commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	EUR 3.00 EUR 1.50
per order ctronic order sh Transfers a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and the BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and tibabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tibabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tibabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tibabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tibabilities of individuals) and the payment order to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers to BGN 1,000 cugh BISERA (for amounts up to BGN 100 000) cugh BISERA (for amounts up to BGN 100 000) cugh BISERA (for amounts up to J above BGN 100 000) cugh BISERA (for amounts up to J above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to / above BGN 100 000) cugh RINGS (for amounts up to	BGN 0.50 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	EUR 1.50
citronic order sh Transfers or a CIBANK account of a territorial directorate or the National Revenue Agency (social security contributions and the account of a territorial directorate of the National Revenue Agency (social security contributions and liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1.000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1.000 a CIBANK budget account by a multiple payment order to BGN 1.000 a CIBANK budget account of budget spending units (fines and penal provisions) to BGN 1.000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers ough RINSE (for amounts up to BGN 100 000) ough RINSE (for amounts up to Jabove BGN 100 000) ar account of a terminar ordectorate or the national Revenue Agency (social security contributions and tax attinicid directorate of the National Courtency sh Transfers ough RINSE (for amounts up to Jabove BGN 100 000) ar account of a terminar ordectorate or the National Revenue Agency (social security contributions and tax attinicid directorate of the Mational Downeus Agency (social security contributions and tax attinicid directorate of the Mational Downeus Agency (social security contributions and tax attinicid directorate of the Mational Downeus Agency (social security contributions and tax attinicid directorate of the Mational Downeus Agency (social security contributions and tax attinicid directorate of the Mational Downeus Agency (social security contributions and tax attinicid directorate of the Mational Downeus Agency (social security contributions and tax attinicid directorate of the Mational Downeus Agency (social security contributions and tax attinicid d	BGN 0.50 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	EUR 1.50
sh Transfers a Clearwise account or a termionian oriectorate or the reasonal revenue Agency (social security continuous and the BGN 1,000 a ClBANK account of a territorial directorate of the National Revenue Agency (social security contributions and liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 a ClBANK budget account by a multiple payment order to BGN 1,000 a ClBANK budget account by a multiple payment order to BGN 1,000 a ClBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a ClBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a ClBANK account of TBI Credit EAD (payment of installments under contracts) orming Transfers terbank Transfers terbank Transfers toging Transfers In National Currency sh Transfers terbank Transfers (for amounts up to GN 100 000) ough RINGS (for amounts up to J above BGN 100 000) and clBANK, located at premises of a circuid directorate or the National Currency sh Transfers (for amounts up to J above BGN 100 000) and REVENCE (for amounts up to J above BGN 100 000) and payment order count of aternitorial directorate or the National Currency and transfers or the National Currency sh Transfers (for amounts up to J above BGN 100 000) and account of aternitorial directorate or the National Currency and transfers or the National Currency and the National Currency and the Currency and tax count of a territorial directorate or the National Currency and count the Mational Currency and the Currency and count the Mational Currency and count the Mational Currency and count the Currency and count the Mational Currency andu	BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 0.00 BGN 4.00 + 0.00 BGN 4.00 - 0.00	
a Charver account of a territorial directorate of the National Revenue Agency (social security contributions and to BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and tiabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tiabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tiabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tiabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tiabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tiabilities of individuals) and the payment order to BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of EAD (payment of installments under contracts) owe BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) owing Transfers erbank Transfers erbank Transfers upding Transfers in National Currency sh Transfers upding Transfers in National Currency sh Transfers upding Transfers in National Currency and count of a terminar directorate of the National Revenue Agency (social security contributions and tax dividial directorate of the National Aconcu a budget account held with another bank (deposited in an office of CIBANK, located at premises of a initial directorate of the National Currency a budget account held with another bank by a multiple payment order	BGN 4.00 + 1.00% of the amount above BGN 1 000 no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 0.00 BGN 4.00 + 0.00 </td <td>no commission</td>	no commission
ove BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 ove BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oming Transfers erbank Transfers gloging Transfe	BGN 4.00 + 1.00% of the amount above BGN 1 000 no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 0.00 BGN 4.00 + 0.00 </td <td>no commission</td>	no commission
ove BGN 1,000 a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 ove BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oming Transfers erbank Transfers gloging Transfe	BGN 4.00 + 1.00% of the amount above BGN 1 000 no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 + 0.00 BGN 4.00 + 0.00 </td <td>no commission</td>	no commission
a CIBANK account of a territorial directorate of the National Revenue Agency (social security contributions and liabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 ove BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) oorning Transfers erbank Transfers erbank Transfers erbank Transfers to JGN 1000 ough BINSG (for amounts up to JGN 100 000) ough RINSG (for amounts up to JGN 100 000) ough RINSG (for amounts up to J above BGN 100 000) a directorate of the National Currency sh Transfers dividi directorate of the National Currency and terminar directorate of the National Revenue Agency (social security contributions and tax directorate of the Mational Currency a budget account held with another bank doposited in an office of CIBANK, located at premises of a dividi directorate of the National Currency a budget account held with another bank by a multiple payment order edit Transfers	no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
Ilabilities of individuals), deposited in an office of the Bank, located at premises of a territorial directorate of the tional Revenue Agency to BGN 1,000 ove BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of EAD (payment of installments under contracts) ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers erbank Transfers tigging Transfers in National Currency sh Transfers uogh BISERA (for amounts up to BGN 100 000) ough BISERA (for amounts up to / above BGN 100 000) and CIBANK, located at premises of a divardiadingshed with another bank doposited in an office of CIBANK, located at premises of a divardates of the Mational Davanue Anoneu a budget account held with another bank by a multiple payment order	no commission no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
ove BGN 1,000 a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers erbank Transfers gloging Transfers in National Currency sh Transfers ough BISERA (for amounts up to / above BGN 100 000) and BISERA (for amounts up to / above BGN 100 000) arr account of a termionral directorate or time national revenue Agency (social security continuutions and tax ibities of individuals) held with another bank doposited in an office of CIBANK, located at premises of a citorial directorate of the National Davanue Anoneu a budget account held with another bank by a multiple payment order edit Transfers	no commission BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
a CIBANK budget account by a multiple payment order to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of Didget spending units (fines and penal provisions) to BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) owing Transfers erbank Transfers tgoing Transfers tgoing Transfers tgoing Transfers tgoing Transfers account of a termtoria directorate or the National Currency and ECON 100 000) ough RINGS (for amounts up to / above BGN 100 000) ard account of a termtoria directorate or the National Currency ard termtoria directorate or the National Currency ard account held with another bank deposited in an office of CIBANK, located at premises of a citorial directorate of the National Davanue Anoneu a budget account held with another bank by a multiple payment order edit Transfers	BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1000 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1000 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
to BGN 1,000 ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) over BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) orning Transfers crbank Transfers c	BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
ove BGN 1,000 a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers erbank Transfers utgoing Transfers in National Currency sh Transfers outgoal BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arraccount of a termforma offectorate of the National Currency arraccount of a termforma offectorate of the National Currency a budget account held with another bank by a multiple payment order edit Transfers	BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers tigging Transfers in National Currency sh Transfers ourgh BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arraccount of a termforma offectorate or the National Revenue Agency (social security contributions and tax illites of individuals) held with another bank deposited in an office of CIBANK, located at premises of a citorial directorate of the National Paymente Agency a budget account held with another bank by a multiple payment order edit Transfers	above BGN 1 000 BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
a CIBANK account of budget spending units (fines and penal provisions) to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers tigging Transfers in National Currency sh Transfers ourgh BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arraccount of a termforma offectorate or the National Revenue Agency (social security contributions and tax illites of individuals) held with another bank deposited in an office of CIBANK, located at premises of a citorial directorate of the National Paymente Agency a budget account held with another bank by a multiple payment order edit Transfers	BGN 4.00 BGN 4.00 + 1.00% of the amount above BGN 1.000 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
to BGN 1,000 ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers tgoing Transfers in National Currency sh Transfers ough BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arraccount of a territoriar directorate of the National Revenue Agency (social security continuutions and tax itilities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a citorial directorate of the National Paymente Agency a budget account held with another bank by a multiple payment order edit Transfers	BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
ove BGN 1,000 a CIBANK account of TBI Credit EAD (payment of installments under contracts) coming Transfers erbank Transfers erbank Transfers gloging Transfers in National Currency sh Transfers ough BISERA (for amounts up to BGN 100 000) ough RINSG (for amounts up to / above BGN 100 000) arf account of a termionral directorate of the National Currency exposite of CIBANK, located at premises of a citorial directorate of the National Devenue Apoptic a budget account held with another bank by a multiple payment order edit Transfers	BGN 4.00 + 1.00% of the amount above BGN 1 000 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
a CIBANK account of TBI Credit EAD (payment of installments under contracts) oming Transfers erbank Transfers Igoing Transfers in National Currency sh Transfers ough BISERA (for amounts up to GGN 100 000) ough RINSG (for amounts up to / above BGN 100 000) arr account of a termionar directorate or the National Revenue Agency (social security contributions and tax illities of individuals) held with another bank doposited in an office of CIBANK, located at premises of a citoxial directorate of the National Devenue Agency (social security contributions and tax citoxial directorate of the National Devenue Agoncy a budget account held with another bank by a multiple payment order edit Transfers	above BGN 1 000 BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
a CIBANK account of TBI Credit EAD (payment of installments under contracts) oming Transfers erbank Transfers Igoing Transfers in National Currency sh Transfers ough BISERA (for amounts up to GGN 100 000) ough RINSG (for amounts up to / above BGN 100 000) arr account of a termionar directorate or the National Revenue Agency (social security contributions and tax illities of individuals) held with another bank doposited in an office of CIBANK, located at premises of a citoxial directorate of the National Devenue Agency (social security contributions and tax citoxial directorate of the National Devenue Agoncy a budget account held with another bank by a multiple payment order edit Transfers	BGN 4.00 no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
erbank Transfers erbank Transfers tgoing Transfers In National Currency sh Transfers ough BISERA for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arraccount of a termoran offectorate or the National Revenue Agency (social security contributions and tax libities of individuals) held with another bank deposited in an office of CIBANK, located at premises of a citorial directorate of the National Revenue Agency a budget account held with another bank by a multiple payment order edit Transfers	no commission 0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
tigging Transfers tigging Transfers to amounts up to BGN 100 000) ough BINGS (for amounts up to Above BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arr account of a territoriar directorate or the National Revenue Agency (social security contributions and tax illities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a citical directorate of the Mational Devenue Agencer a budget account held with another bank by a multiple payment order dir Transfers	0.40% of the amount, min. BGN 6 0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	no commission
Itgoing Transfers in National Currency sh Transfers ough BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arraccount of a termonar offectorate or the National Revenue Agency (social security contributions and tax iblies of individuals) held with another bank deposited in an office of CIBANK, located at premises of a citorial directorate of the National Revenue Agency a budget account held with another bank by a multiple payment order edit Transfers	0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	
Itgoing Transfers in National Currency sh Transfers ough BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) arraccount of a termonar offectorate or the National Revenue Agency (social security contributions and tax iblies of individuals) held with another bank deposited in an office of CIBANK, located at premises of a citorial directorate of the National Revenue Agency a budget account held with another bank by a multiple payment order edit Transfers	0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	
sh Transfers ough BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) an account of a termionia directorate or me national revenue Agency (social security contributions and tax billities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a a budget account held with another bank by a multiple payment order edit Transfers	0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	
ough BISERA (for amounts up to BGN 100 000) ough RINGS (for amounts up to / above BGN 100 000) ard account of a termonan ordercoarde or me vational revenue Agency (social security contributions and tax polities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a <u>a budget account held with another bank</u> , deposited in an office of CIBANK, located at premises of a <u>a budget account held with another bank</u> by a multiple payment order edit Transfers	0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	
ough RINGS (for amounts up to / above BGN 100 000) an account of a territoriar directorate of the National Revenue Agency (social security contributions and tax billies of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a <u>a budget account held with another bank by a multiple payment order</u> edit Transfers	0.50%, min. BGN 15 0.40% of the amount, min. BGN 6	
pilities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a intraining inschorate of the National Bounging Approximate a budget account held with another bank by a multiple payment order edit Transfers	0.40% of the amount, min. BGN 6	
pilities of individuals) held with another bank, deposited in an office of CIBANK, located at premises of a intraining inschorate of the National Bounging Approximate a budget account held with another bank by a multiple payment order edit Transfers		
a budget account held with another bank by a multiple payment order edit Transfers		
edit Transfers	0.50%	
	0.50%, min. BGN 10	
per order	BGN 2.00	
scronic order	BGN 2.00	
ough RINGS (for amounts up to / above BGN 100 000)	BGN 1.00	
per order	BGN 12.00	
scronic order	BGN 8.00	
Itiple payments from/to the budget	Boilto.so	
per order	BGN 4.50	
ictronic order	BGN 2.40	
ange in the original order (at the request of the payer)	BGN 5.00	
	20110.00	
		0.15% of the transfer amou
per order		min. EUR 15, max. EUR 2
		0.10% of the transfer amou
ctronic order		min. EUR 10, max. EUR 1
h TOM value date (next working day)		
		0.25% of the transfer amou
per order		min. EUR 25, max. EUR 2
atrania ardar		0.20% of the transfer amou
		min. EUR 20, max. EUR 2
h a value date ON THE SAME WORKING DAY		
per order		0.30% of the transfer amou
		min. EUR 30, max. EUR 3
ctronic order		0.25% of the transfer amou
		min. EUR 25, max. EUR 2
		EUR 30.00 + commission of
		correspondent banks (if any
ange in the original order (at the request of the payer)		SWIFT
ange in the original order (at the request of the payer)		EUR 40.00 + commission of
ange in the original order (at the request of the payer) ncellation of an ordered transfer at the request of the payer		correspondent banks (if any
		correspondent banks (if any SWIFT
ncellation of an ordered transfer at the request of the payer		correspondent banks (if any SWIFT 0.10% of the transfer amou
		correspondent banks (if any SWIFT 0.10% of the transfer amou min. EUR 10, max. EUR 2
ncellation of an ordered transfer at the request of the payer turned transfer (not at fault in the Bank)		correspondent banks (if any SWIFT 0.10% of the transfer amou min. EUR 10, max. EUR 2 EUR 15.00 + commission of
ncellation of an ordered transfer at the request of the payer		correspondent banks (if any SWIFT 0.10% of the transfer amou min. EUR 10, max. EUR 2 EUR 15.00 + commission of correspondent banks (if any
ncellation of an ordered transfer at the request of the payer turned transfer (not at fault in the Bank)		correspondent banks (if any SWIFT 0.10% of the transfer amou min. EUR 10, max. EUR 2 EUR 15.00 + commission of
ncellation of an ordered transfer at the request of the payer turned transfer (not at fault in the Bank)		correspondent banks (if any SWIFT 0.10% of the transfer amou min. EUR 10, max. EUR 2 EUR 15.00 + commission of correspondent banks (if any
h pe ct h pe	oing transfers in foreign currency SPOT value date (2 working days) r order TOM value date (next working day) r order r order a value date ON THE SAME WORKING DAY r order r order r order	oing transfers in foreign currency SPOT value date (2 working days) r order TOM value date (next working day) r order r order a value date ON THE SAME WORKING DAY r order r order r order

ECTION III: BANK TRANSFERS	BGN	EUR/ USD
2.3. Incoming Transfers in National Currency	no commission	
2.4. Incoming Transfers in Foreign Currency		
2.4.1. up to EUR 100 or the equivalent amount in foreign currency		no commission
2.4.2. above EUR 100 or the equivalent amount in foreign currency		0.10% of the transfer amount, min. EUR 10, max. EUR 200
2.4.3. Returned transfer (not at fault in the Bank)		EUR 40.00 + SWIFT
3 Direct Debit		
3.1. Provision of Consent	no fee	
3.2. Initiation of Direct Debit Orders		
3.2.1. on an account at the Bank		
paper order	BGN 1.00	
electronic order	BGN 0.50	
3.2.2. on an account held at another bank		
paper order	BGN 2.00	
electronic order	BGN 1.00	
3.3. Payments under Direct Debit Orders		
3.3.1. intrabank transfers	BGN 1.00	
3.3.2. interbank transfers	BGN 2.00	
4 Standing Orders		
4.1. Registration		
standing orders between accounts of the same holder	no commission	
standing orders between accounts of different holders	BGN 1.00	
4.2. Transfers		
4.2.1. Intrabank Transfers		
transfers between accounts of the same holder	no commission	no commission
transfers between accounts of different holders	BGN 0.50	EUR 1.50
4.2.2. Interbank transfers via BISERA	BGN 1.00	
4.3. Changing/ Adding Registration	BGN 1.00	
4.4. Refusal / Failure of a standing order due to lack of sufficient funds in an account	BGN 0.80	
4.5. Deactivation of Registration	BGN 1.00	

Note

In case of transfers in foreign currency and instructions from the client all fees and commissions of the foreign banks to be paid by him / her, the Bank collects an additional commission apart from the commission specified in item 2.2 in accordance to the tariffs of the foreign banks.

In case of payments in the country and abroad, the following value dates are applicable for payment accounts in BGN and foreign currency in the name of local and foreign individuals: 1) When a payment account of a CIBANK's client is credited, the value date is the 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) When a payment account of a CIBANK's client is debited, the value date is the date on which the correspondent or settlement account of the Bank is credited with the amount of the transfer in BGN or foreign currency;3) In case of an intrabank transfer in BGN or foreign currency, the value date of debiting the payer's account and the value date of crediting the recipient's account are the working day on which the transfer is effected.

The value date is considered an interest day. The closing date of accounts is considered an interest day for the next period. The closing date is the value date for the account balance. In case an interest account is closed during the year, the closing day is not considered an interest day.

International Materia debit and with a chip excerting to a segurate prior lat. Appendix No 1 International Vac Review debit and with a chip excerting to a segurate prior lat. Appendix No 2 International Vac Card with minimum balance and/or overdahl Matericard Standard with a chip excerting to a segurate prior lat. Appendix No 3 International Vac Card with minimum balance and/or overdahl Matericard Gold with a chip excerting to a segurate prior lat. Appendix No 5 International Vac Card with minimum balance and/or overdahl Matericard Gold with a chip excerting to a segurate prior lat. Appendix No 6 International Vac Card with minimum balance and/or overdahl Matericard Gold with a chip excerting to a segurate prior lat. Appendix No 6 International Vac Ching credit card with grace prior Matericard Gold with a chip excerting to a segurate prior lat. Appendix No 7 International Vac Ching Credit Card Vac Ching Credit Not Carg Matericard Matericard Standard Matericard Matericard Standard Matericard Standard Matericard Standard Matericard Standard Matericard Standard Matericard Matericard Standard Matericard Standard Matericard Matericard Standard Matericard Materi	CTIO	N IV: BANK CARDS	BGN	EUR/ USD
International bank card with minimum balance and/or overdraft MasterCard Standard with a chip according to a separate price list Appendix No 3 International bank card with minimum balance and/or overdraft Visa Classic with a chip according to a separate price list Appendix No 4 International bank card with minimum balance and/or overdraft Visa Classic with a chip according to a separate price list Appendix No 5 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 7 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 7 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 7 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 8 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 8 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 8 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 8	1	International Maestro debit card with a chip	according to a separate price list	Appendix No 1
International bank card with minimum balance and/or overdraft Visa Classic with a chip according to a separate price list Appendix No 4 International bank card with minimum balance and/or overdraft MasterCard Gold with a chip according to a separate price list Appendix No 5 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 5 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 3 Automatic fullity bill payment with a bank card = "Electronic Utility Bills" International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 3 Automatic utility bill payment with a bank card = "Electronic Utility Bills" International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 3 Automatic utility bill payment with a bank card = "Electronic Utility Bills" International revolving credit card with grace period MasterCard Gold with a chip BON 500 International revolving credit card with a chip BON 500 Registration after the Card Expiry Data BON 500 International revolving Credit Card Separate price Separate price list Appendix No 3 International revolving credit card with a bank card <td< td=""><td>2</td><td>International Visa Electron debit card with a chip</td><td>according to a separate price list</td><td>Appendix No 2</td></td<>	2	International Visa Electron debit card with a chip	according to a separate price list	Appendix No 2
International bank card with minimum balance and/or overdraft MasterCard Gold with a chip according to a separate price list Appendix No 5 International revolving credit card with grace period MasterCard Standard with a chip according to a separate price list Appendix No 5 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 5 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 8 Automatic utility bill pymeet with a bank card - Electricito Utility Bills* Appendix No 8 Morthly Service Fee no fee Appendix No 8 A Change indic Ard Expiry Date. BCN 3.00 A Straft of Speardor ENY PLC for electronic pyment of utility bills BCN 1.00 B Registration and a mode, number, charge in services BCN 1.00 A Registration and are the Card Expiry Date BCN 1.00 B Registratin and the the Card Expiry Date BCN	3	International bank card with minimum balance and/or overdraft MasterCard Standard with a chip	according to a separate price list	Appendix No 3
International revolving credit card with grace period MasterCard Standard with a chip according to a separate price list Appendix No 5 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 7 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 7 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 8 Automatic utility bill payment with a bank card "Electronic Utility Bills"	4	International bank card with minimum balance and/or overdraft Visa Classic with a chip	according to a separate price list	Appendix No 4
International revolving credit card with grace period MasterCard Standard with a chip according to a separate price list Appendix No 7 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 7 International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No 8 Automatic utility bill payment with a bank card "Electronic Utility Bills"	5	International bank card with minimum balance and/or overdraft MasterCard Gold with a chip	according to a separate price list	Appendix No 5
International revolving credit card with grace period Visa Classic with a chip according to a separate price list Appendix No 7 a International revolving credit card with grace period Master/Card Gold with a chip according to a separate price list Appendix No 8 a Attomatic utility bill payment with a bank card - "Electronic Utility Bills"	6			
International revolving credit card with grace period MasterCard Gold with a chip according to a separate price list Appendix No § Automatic utility bill payment with a bank card - "Electronic Utility Bills"				
Automatic utility bill payment with a bank card - "Electronic Utility Bills" 1. Registration for a payment at a merchant's (one-off fee for each subscription number) BGN 3.00 2. Monthly Service Fee nofe 90 4. Registration for a payment at a merchant's (one-off fee for each subscription number) BGN 3.00 2. Monthly Service Fee nofe 90 5. SMS Notification BGN 3.00 5. SMS Notification BGN 3.00 6. Email Notification BGN 3.00 7. Payment with a Maestro Card 0.47% (min. BGN 0.01) 0 SMS notification for transactions with a bank card BGN 1.00 1. Registration of a Service Fee BGN 1.00 1. Registration after the Card Expiry Date BGN 1.00 1. Registration of A Service Fee BGN 1.00 1. Registration of A Service Fee BGN 1.00 1. Registration of Autorization Autorization of Autorization of Autorization of Auto			ž i i	
1. Registration for a payment at a merchant's (one-off fee for each subscription number) BGN 3.00 2. Monthly Service Fee no fee 3. Registration after the Card Expiry Date. BGN 3.00 4. Otange in data - motile number, change in services, subscription number BGN 3.00 Tartif of operator ERAY PLC for electronic payment of utility Dills BGN 0.10 5. SMS Notification BGN 0.10 6. Email Notification BGN 1.00 7. Payment with a Maestro Card 0,47% (min. BGN 0.01) 9. MS Notification for transactions with a bank card 0 1. Registration of a Service on a Card BGN 1.00 2. Monthly Service Fee no fee 3. Registration of a Service on a Card BGN 1.00 3. Registration of a Service on a Card BGN 1.00 4. Othange in data - mobile number, change in services BGN 1.00 5. Fee for SMS Notification of Authorization BGN 1.00 6. Fee for SMS Notification of Authorization BGN 1.00 5. Fee for SMS Notification of Authorization BGN 1.00 6. Fee for SMS notification of Authorization no fee 7. Annual fee for Membership in Priority Pass programme no fee 8. Staurd of a Card no fee			according to a separate price list	Appendix No 8
2. Monthly Service Fee no fee 3. Registration after the Card Expiry Date. BON 3.00 4. Change in data - mobile number, change in services, subscription number BON 3.00 Tartif of operator EPAY PLC for electronic payment of utility bils BON 0.10 6. Email Notification BON 0.05 7. Payment with a Maestro Card 0,47% (min. BGN 0.01) 8. MS Notification for transactions with a bank card BON 1.00 9. SMS notification of a Service on a Card BON 1.00 1. Registration of a Service on a Card BON 1.00 2. Monthly Service Fee no fee 3. Respiration of a Service on a Card BON 1.00 4. Change in data - mobile number, change in services BON 1.00 5. Fee for SMS notification of Authorization BON 1.00 16. Fee for SMS notification of Authorization BON 1.00 17. Susance of a Card no fee 18. Card Renewal after the Card Expiry Date no fee 19. Card Renewal after the Card Expiry Date BON 5.00 19. Card Renewal after the Card Expiry Date BON 5.00 19. Susance of a Card no fee 19. Card Renewal after the Card Expiry Date BON 5.00 19. Susance of a Card			BGN 3.00	
4. Charge in data - mobile number, charge in services, subscription number BGN 300 Tentf of operator EPAY PLC for electronic payment of utility bits BGN 0.10 5. SNK Stotification BGN 0.05 7. Payment with a Maestro Card 0,47% (min. BGN 0.01) 0 SMS notification of transactions with a bank card 0,47% (min. BGN 0.01) 10. SMS notification of transactions with a bank card BGN 1.00 11. Registration of a Service on a Card BGN 1.00 22. Monthly Service Fee no fee 33. Registration after the Card Expiry Date BGN 1.00 34. Charge in data - mobile number, charge in services BGN 1.00 35. Fee for SMS Notification of Authorization BGN 1.00 36. Fee for SMS Notification of funds available in a bank card no fee 36. Fee for SMS Notification of funds available in a bank card no fee 37. Request after the Card Expiry Date BGN 1.00 38. Registration after acrd Expiry Date BGN 1.00 40. Fees under the Priority Pass programme EUR 24.00 37. Fees under the Priority Pass programme (per person)	.2.	Monthly Service Fee	no fee	
Tariff of operator EPAY PLC for electronic payment of utility bills BGN 0.10 5. SMS Notification BGN 0.10 6. Email Notification BGN 0.05 7. Payment with a Maestro Card 0,47% (min. BGN 0.01) 0 SMS notification for transactions with a bank card 0,47% (min. BGN 0.01) 11. Registration of a Service on a Card BGN 1.00 2. Monthly Service Fee no fee 3. Registration after the Card Expiry Date BGN 1.00 4. Change in data - mobile number, change in services BGN 1.00 15. Fee for SMS Notification of Authorization BGN 1.00 16. Fee for SMS Notification of Authorization BGN 0.15 17. Besumder the Priority Pass programme no fee 18. Succe of a Card no fee 19. Add Renewal after the Card Expiry Date no fee 19. Ges under the Priority Pass programme no fee 10. Card Renewal after the Card Expiry Date BGN 5.00 10. Succe of a Priority Pass Card BGN 5.00 10. Succe of a Priority Pass Card BGN 5.00 10. Bocking of a Priority Pass Card BGN 5.00 10. Succe of a Priority Traveler Programme EUR 24.00 20. Fees under the Priority Pass program				
6. Ernal Notification BGN 0.05 7. Payment with a Maestro Card 0.47% (min. BGN 0.01) 9. SMS notification for transactions with a bank card 0.47% (min. BGN 0.01) 11. Registration of a Service on a Card BGN 1.00 22. Monthly Service Fee no fee 33. Registration after the Card Expiry Date BGN 1.00 34. Charge in data - mobile number, charge in services BGN 1.00 35. Fee for SMS Notification of Authorization BGN 0.15 36. Fee for SMS notification of funds available in a bank card no fee 47. Fees under the Priority Pass programme	.4.		BGIN 5.00	
7. Payment with a Maestro Card 0,47% (min. BGN 0.01) 9. SMS notification for transactions with a bank card BGN 1.00 10. Registration of a Service on a Card BGN 1.00 2. Monthly Service Fee no fee 3. Registration affer the Card Expiny Date BGN 1.00 4. Change in data - mobile number, change in services BGN 1.00 5. Fee for SMS Notification of Authorization BGN 0.15 5. Fee for SMS Notification of funds available in a bank card no fee 11. Issuance of a Card no fee 12. Annual fee for Membership in Priority Pass no fee 13. Card Renewal after the Card Expiny Date BGN 1.00 14. Card Renewal after the Card Expiny Date BGN 0.15 15. Date of s XMS notification of a Priority Pass Card no fee 16. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 17. Fees under the Priority Traveler Card no fee 18. Annual Fee for Membership in Priority Traveler no fee 19. Visit to a VIP office, participating in the Priority Traveler no fee 20. Annual Fee for Membership in Priority Traveler no fee 21. Annual Fee for Members				
SMS notification for transactions with a bank card BGN 1.00 Registration of a Service on a Card BGN 1.00 Monthly Service Fee no fee 3.3. Registration after the Card Expiry Date BGN 1.00 4.3. Charge in data - mobile number, charge in services BGN 1.00 5.5. Fee for SMS Notification of Authorization BGN 1.00 1.6. Fee for SMS notification of funds available in a bank card no fee 1.6. Fee of a Card no fee 1.1. Issuance of a Card no fee 2.2. Annual fee for Membership in Priority Pass no fee 3.3. Card Renewal after the Card Expiry Date no fee 4.1. Card Renewal before the Card Expiry Date BGN 1.00 5.5. Blocking of a Priority Pass Card BGN 1.00 5.6. Fee sunder the Priority Pass programme (per person) EUR 24.00 7.2. Annual Fee for Membership in Priority Pass programme (per person) EUR 24.00 7.2. Annual Fee for Membership in Priority Traveler no fee 7.3. Card Renewal after the Card Expiry Date no fee 7.4. Card Renewal before the Card Expiry Date no fee 7.5. Blocking of a Priority Traveler Card no fee 7.4. Card Renewal before the Card Expiry Date no fee </td <td></td> <td></td> <td></td> <td></td>				
11. Registration of a Service on a Card BGN 1.00 12. Monthly Service Fee no fee 3. Registration after the Card Expiry Date BGN 1.00 14. Change in data - mobile number, change in services BGN 1.00 15. Fee for SMS Notification of Authorization BGN 0.15 16. Fee for SMS notification of funds available in a bank card no fee 17. Fees under the Priority Pass programme			o, n to (nim. Doirto.or)	
12. Monthly Service Fee no fee 3. Registration after the Card Expiry Date BGN 1.00 4. Change in data - mobile number, change in services BGN 1.00 15. Fee for SMS Notification of funds available in a bank card no fee 16. Fee for SMS notification of funds available in a bank card no fee 17. Fees under the Priority Pass programme no fee 18. Susance of a Card no fee 19. Susance of a Card no fee 20. Annual fee for Membership in Priority Pass no fee 21. Annual fee for Membership in Priority Pass no fee 22. Annual fee for Membership in Priority Pass no fee 23. Card Renewal after the Card Expiry Date BGN 5.00 24. Gard Renewal after the Card Expiry Date BGN 1.00 25. Blocking of a Priority Traveler Programme EUR 24.00 27. Fees under the Priority Traveler Programme EUR 24.00 28. Annual Fee for Membership in Priority Traveler no fee 29. Annual Fee for Membership in Priority Traveler no fee 20. Annual Fee for Membership in Priority Traveler no fee 29. Annual Fee for Membership in Priority Traveler no fee			BGN 1 00	
3.3. Registration after the Card Expiry Date BGN 1.00 4. Change in data - mobile number, change in services BGN 1.00 5. Fee for SMS Notification of Authorization BGN 0.15 16. Fee for SMS Notification of Authorization BGN 0.15 17. Fees under the Priority Pass programme no fee 18. Issuance of a Card no fee 19. Card Renewal after the Card Expiry Date no fee 14. Card Renewal before the Card Expiry Date BGN 1.00 15. Bicoking of a Priority Pass Card BGN 1.00 16. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 17. Fees under the Priority Traveler Programme EUR 24.00 18. Insuance of a Priority Traveler Card no fee 19. Issuance of a Priority Traveler Card no fee 20. Card Renewal after the Card Expiry Date BGN 5.00 21. Issuance of a Priority Traveler Card no fee 22. Annual Fee for Membership in Priority Pass programme (per person) EUR 24.00 23. Card Renewal after the Card Expiry Date no fee 24. Card Renewal after the Card Expiry Date no fee 23. Card Renewal after the Card Expiry Date BGN 5.00 24. Card Renewal after the Card Expiry Date BGN 5.00 25. Biocking of a Priority Traveler Card BGN 5.00 26. Biocking of a Priori				
2.5. Fee for SMS Notification of Authorization BGN 0.15 16. Fee for SMS notification of funds available in a bank card no fee 11. Issuance of a Card no fee 12. Annual fee for Membership in Priority Pass no fee 13. Card Renewal after the Card Expiry Date no fee 14. Card Renewal after the Card Expiry Date BGN 5.00 15. Blocking of a Priority Pass Card BGN 1.00 16. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 17. Fees under the Priority Traveler Programme EUR 24.00 18. Susance of a Priority Traveler Programme EUR 24.00 19. Fees under the Priority Traveler Card no fee 10. Issuance of a Priority Traveler Card no fee 11. Issuance of a Priority Traveler Card No fee 12. Annual Fee for Membership in Priority Traveler no fee 13. Card Renewal before the Card Expiry Date BGN 5.00 14. Card Renewal before the Card Expiry Date BGN 5.00 15. Blocking of a Priority Traveler Card BGN 5.00 <td< td=""><td>).3.</td><td>Registration after the Card Expiry Date</td><td>BGN 1.00</td><td></td></td<>).3.	Registration after the Card Expiry Date	BGN 1.00	
16. Fee for SMS notification of funds available in a bank card no fee 11 Fees under the Priority Pass programme no fee 12. Annual fee for Membership in Priority Pass no fee 13. Card Renewal after the Card Expiry Date no fee 14. Card Renewal after the Card Expiry Date BGN 5.00 15. Bicking of a Priority Pass Card BGN 1.00 16. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 17. Fees under the Priority Traveler Programme EUR 24.00 18. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 19. Fees under the Priority Traveler Programme EUR 24.00 10. Issuance of a Priority Traveler Card no fee 12. Issuance of a Priority Traveler Card no fee 13. Card Renewal after the Card Expiry Date BGN 5.00 14. Card Renewal after the Card Expiry Date BGN 1.00 13. Installation of POS terminal at amerchant to accept payments by payment cards Issuance 14. POS Terminal Installation no fee 15. Bock ing days fo				
1.1 Issuance of a Card no fee 1.2 Anual fee for Membership in Priority Pass no fee 1.2 Anual fee for Membership in Priority Pass no fee 2. Card Renewal after the Card Expiry Date BGN 5.00 1.5 Blocking of a Priority Pass Card BGN 1.00 1.6 Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 2 Fees under the Priority Traveler Programme EUR 24.00 2.1 Issuance of a Priority Traveler Card no fee 2.2 Annual Fee for Membership in Priority Traveler no fee 2.3 Card Renewal after the Card Expiry Date no fee 2.4 Card Renewal after the Card Expiry Date no fee 2.3 Card Renewal after the Card Expiry Date no fee 2.4 Card Renewal before the Card Expiry Date BGN 5.00 2.5 Blocking of a Priority Traveler Card BGN 1.00 3 Installation of POS terminal at amerchant to accept payments by payment cards no fee 2.5 Express installation no fee 3.6 Monthly Support of POS no fee 4.7 Express installation no fee 5.8 String as the Soling days for Soling, up to 5 working days for other locations) BGN 100.00				
1.1 Issuance of a Card no fee 1.2 Anual fee for Membership in Priority Pass no fee 1.2 Anual fee for Membership in Priority Pass no fee 2. Card Renewal after the Card Expiry Date BGN 5.00 1.5 Blocking of a Priority Pass Card BGN 1.00 1.6 Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 2 Fees under the Priority Traveler Programme EUR 24.00 2.1 Issuance of a Priority Traveler Card no fee 2.2 Annual Fee for Membership in Priority Traveler no fee 2.3 Card Renewal after the Card Expiry Date no fee 2.4 Card Renewal after the Card Expiry Date no fee 2.3 Card Renewal after the Card Expiry Date no fee 2.4 Card Renewal before the Card Expiry Date BGN 5.00 2.5 Blocking of a Priority Traveler Card BGN 1.00 3 Installation of POS terminal at amerchant to accept payments by payment cards no fee 2.5 Express installation no fee 3.6 Monthly Support of POS no fee 4.7 Express installation no fee 5.8 String as the Soling days for Soling, up to 5 working days for other locations) BGN 100.00	11	Fees under the Priority Pass programme		
1.3. Card Renewal after the Card Expiry Date no fee 1.4. Card Renewal after the Card Expiry Date BGN 5.00 1.5. Blocking of a Priority Pass Card BGN 1.00 1.6. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 12. Fees under the Priority Traveler Programme EUR 24.00 12. Fees under the Priority Traveler Card no fee 12. Annual Fee for Membership in Priority Traveler no fee 13. Card Renewal after the Card Expiry Date mo fee 14. Card Renewal before the Card Expiry Date BGN 5.00 15. Blocking of a Priority Traveler Card BGN 5.00 14. Card Renewal before the Card Expiry Date BGN 5.00 15. Blocking of a Priority Traveler Card BGN 1.00 16. POS Terminal at a merchant to accept payments by payment cards 17. POS Terminal Installation no fee 16. POS Terminal Installation no fee 17. POS Terminal Installation no fee 18. POS Terminal Installation no fee 19. POS Terminal Installation no fee 10. POS Terminal Installation no fee 11. POS Terminal Installation (up to 3 wor	1.1.	Issuance of a Card		
1.4. Card Renewal before the Card Expiry Date BGN 5.00 1.5. Blocking of a Priority Pass Card BGN 1.00 1.6. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 12. Fees under the Priority Traveler Programme EUR 24.00 12. Issuance of a Priority Traveler Programme no fee 2.1. Issuance of a Priority Traveler Card no fee 2.2. Annual Fee for Membership in Priority Traveler no fee 2.3. Card Renewal after the Card Expiry Date no fee 2.4. Card Renewal before the Card Expiry Date BGN 5.00 2.5. Blocking of a Priority Traveler Card BGN 1.00 3. Installation of POS terminal at a merchant to accept payments by payment cards no fee 3.1. POS Terminal Installation no fee 3.2. Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 10.00 3.3. Monthly Support of POS no fee 4.4. Fees and Commissions per Transaction no fee				
1.5. Blocking of a Priority Pass Card BGN 1.00 1.6. Visit to a VIP office, participating in the Priority Pass programme (per person) EUR 24.00 12. Fees under the Priority Traveler Programme 2.1. Issuance of a Priority Traveler Programme no fee 2.1. Issuance of a Priority Traveler Card no fee 2.2. Annual Fee for Membership in Priority Traveler no fee 2.3. Card Renewal after the Card Expiry Date BGN 5.00 2.4. Card Renewal before the Card Expiry Date BGN 1.00 2.5. Blocking of a Priority Traveler Card BGN 1.00 13. Installation of POS terminal at a merchant to accept payment cards 2.1. Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 10.00 3. Monthly Support of POS no fee 4. Fees and Commissions per Transaction no fee				
22 Fees under the Priority Traveler Programme 21 Issuance of a Priority Traveler Card 23 Susance of a Priority Traveler Card 24 Annual Fee for Membership in Priority Traveler 25 Annual Fee Card Expiry Date 26 Card Renewal after the Card Expiry Date 27 Card Renewal before the Card Expiry Date 28 Card Renewal before the Card Expiry Date 29 Bioking of a Priority Traveler Card 20 Installation of POS terminal at a merchant to accept payments by payment cards 31 POS Terminal Installation 32 Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) 33 Monthly Support of POS 34 Fees and Commissions per Transaction	1.5.	Blocking of a Priority Pass Card		
2.1. Issuance of a Priority Traveler Card no fee 2.2. Annual Fee for Membership in Priority Traveler no fee 2.3. Card Renewal after the Card Expiry Date no fee 2.4. Card Renewal before the Card Expiry Date BGN 5.00 2.5. Blocking of a Priority Traveler Card BGN 1.00 10. Installation of POS terminal at a merchant to accept payments by payment cards 2.1. POS Terminal Installation no fee 2.2. Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 100.00 3.3. Monthly Support of POS no fee 4.4. Fees and Commissions per Transaction no fee	1.6.	Visit to a VIP office, participating in the Priority Pass programme (per person)		EUR 24.00
2.2. Annual Fee for Membership in Priority Traveler no fee 2.3. Card Reneval after the Card Expiry Date no fee 2.4. Card Reneval before the Card Expiry Date BGN 5.00 2.5. Blocking of a Priority Traveler Card BGN 1.00 3. Installation of POS terminal at a merchant to accept payments by payment cards no fee 3.1. POS Terminal Installation no fee 3.2. Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 100.00 3.3. Monthly Support of POS no fee 4. Fees and Commissions per Transaction negotiable			no fao	
2.4. Card Renewal before the Card Expiry Date BGN 5.00 2.5. Blocking of a Priority Traveler Card BGN 1.00 13 Installation of POS terminal at a merchant to accept payments by payment cards no fee 2.6. POS Terminal Installation no fee 3.1. POS Terminal Installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 100.00 3.3. Monthly Support of POS no fee 3.4. Fees and Commissions per Transaction negotiable	2.2.	Annual Fee for Membership in Priority Traveler		
2.5. Blocking of a Priority Traveler Card BGN 1.00 13 Installation of POS terminal at a merchant to accept payments by payment cards no fee 3.1. POS Terminal Installation no fee 3.2. Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 100.00 3.3. Monthly Support of POS no fee 3.4. Fees and Commissions per Transaction negotiable				
Installation of POS terminal at a merchant to accept payments by payment cards no fee 3.1 POS Terminal Installation no fee 3.2 Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 100.00 3.3 Monthly Support of POS no fee 3.4 Fees and Commissions per Transaction negotiable				
POS Terminal Installation no fee 3.2. Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 100.00 3.3. Monthly Support of POS no fee 3.4. Fees and Commissions per Transaction negotiable				
3.2. Express installation (up to 3 working days for Sofia, up to 5 working days for other locations) BGN 100.00 3.3. Monthly Support of POS no fee 3.4. Fees and Commissions per Transaction negotiable			no fee	
3.3. Monthly Support of POS no fee 3.4. Fees and Commissions per Transaction negotiable				
	3.3.	Monthly Support of POS	no fee	

1.3. Use of a TOKEN device, when CIBANK ONLINE is not used with a package programme * E 1.4. Replacement of a TOKEN device due to damage or loss E * The fees under it. 1.2. and 1.3. are collected upon registration of a TOKEN device due to battery depletion. * * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat 2 Monthly Fee 3 TOKEN device 3.1. Provision of a TOKEN device upon conclusion of a contract 3.2. Failure to return a TOKEN device upon termination of a contract 4 Transfers 1.1. Credit Transfers 1.2. Direct Debit	no fee GGN 10.00 GGN 25.00 GGN 30.00 se his/her TOKEN devi no fee no fee GGN 30.00 commission	
1. Use of a Qualified/Universal Electronic Signature 2. Use of a TOKEN device, when CIBANK ONLINE is used with a package programme * E 3. Use of a TOKEN device, when CIBANK ONLINE is used with a package programme * E 4. Replacement of a TOKEN device due to damage or loss e * The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery depletion. * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cas Monthly Fee ToKEN device TorkEN device upon conclusion of a contract Failure to return a TOKEN device upon termination of a contract Tansfers Intrabank Transfers Intrabank Transfers transfers between accounts of the same holder Tonsfers device upon termination of a contract Direct Debit	3GN 10.00 3GN 25.00 3GN 30.00 se his/her TOKEN devi no fee no fee 3GN 30.00	
2. Use of a TOKEN device, when CIBANK ONLINE is used with a package programme * E B Use of a TOKEN device, when CIBANK ONLINE is not used with a package programme * E B A. Replacement of a TOKEN device due to damage or loss * The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery depletion. * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat * ToKEN device * ToKEN device upon conclusion of a contract Torken device Tansfers Tansfers Tansfers Tansfers Tansfers Tansfers Tansfers name naccounts of the same holder Tansfers naccounts of different holders Tansfers between accounts of different holders Tansfers between accounts of different holders Tansfers	3GN 10.00 3GN 25.00 3GN 30.00 se his/her TOKEN devi no fee no fee 3GN 30.00	
3. Use of a TOKEN device, when CIBANK ONLINE is not used with a package programme * E 4. Replacement of a TOKEN device due to damage or loss E * The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery depletion. * * The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat 2 Monthly Fee 3 TOKEN device 2. Failure to return a TOKEN device upon conclusion of a contract 2. Failure to return a TOKEN device upon termination of a contract 2. Failure to return a TOKEN device upon termination of a contract 2. Failure to return a TOKEN device upon termination of a contract 2. Failure to return a TOKEN device upon termination of a contract 2. Failure to return a TOKEN device upon termination of a contract 4. Transfers 1.1. Intrabank Transfers 1.1. Intrasfers between accounts of the same holder no 1.1. Direct Debit Intrasfers between accounts of different holders	3GN 25.00 3GN 30.00 se his/her TOKEN devi no fee aGN 30.00	
A. Replacement of a TOKEN device due to damage or loss E The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery depletion. The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cas Monthly Fee ToKEN device ToKEN device Transfers Intrabank Transfers I. Credit Transfers I. Credit Transfers I. Credit Transfers I. Direct Debit	3GN 30.00 se his/her TOKEN devi no fee no fee 3GN 30.00	
e: The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery depletion. The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat Monthly Fee TOKEN device TOKEN device Transfers TOKEN device upon conclusion of a contract Transfers Token device upon termination of a contract Transfers Token device accounts of the same holder Transfers between accounts of different holders To Direct Debit To Direct Debit	se his/her TOKEN devi no fee no fee 3GN 30.00	
The fees under it. 1.2. and 1.3. are collected upon replacement of a TOKEN device due to battery depletion. The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in cat Monthly Fee TOKEN device TorkEN device Provision of a TOKEN device upon conclusion of a contract Failure to return a TOKEN device upon termination of a contract Transfers Intrabank Transfers I. Credit Transfers Transfers between accounts of the same holder Transfers Detween accounts of different holders Direct Debit	no fee no fee 3GN 30.00	
The fees under it. 1.2. and 1.3. are not collected upon registration of a new / additional user at a client profile for the service, in case Monthly Fee TOKEN device ToKEN device Failure to return a TOKEN device upon conclusion of a contract Failure to return a TOKEN device upon termination of a contract Transfers Intrabank Transfers Credit Transfers Credit Transfers Direct Debit Direct Debit	no fee no fee 3GN 30.00	
3 TOKEN device 1. Provision of a TOKEN device upon conclusion of a contract 2. Failure to return a TOKEN device upon termination of a contract 4 Transfers 1. Intrabank Transfers 1.1. Credit Transfers 1.1. Credit Transfers 1.1. Credit Transfers 1.2. Direct Debit	no fee 3GN 30.00	
1. Provision of a TOKEN device upon conclusion of a contract E 2. Failure to return a TOKEN device upon termination of a contract E 4. Transfers Intrabank Transfers 1. Intrabank Transfers E 1.1. Credit Transfers model 1.1. Credit Transfers model 1.2. Direct Debit Intrabank Transfers	3GN 30.00	
Provision of a TOKEN device upon conclusion of a contract Failure to return a TOKEN device upon termination of a contract Failure to return a TOKEN device upon termination of a contract Transfers Intrabank Transfers Credit Transfers Credit Transfers transfers between accounts of the same holder transfers between accounts of different holders Direct Debit	3GN 30.00	
2. Failure to return a TOKEN device upon termination of a contract 4 Transfers 4. Intrabank Transfers 1. Intrabank Transfers 1. Credit Transfers 1. Credit Transfers between accounts of the same holder 1. transfers between accounts of different holders 1. Direct Debit	3GN 30.00	
Intrabank Transfers 1. Credit Transfers transfers between accounts of the same holder no transfers between accounts of different holders I .2. Direct Debit I		
Intrabank Transfers 1. Credit Transfers transfers between accounts of the same holder no transfers between accounts of different holders I .2. Direct Debit I		
.1. Credit Transfers ransfers transfers between accounts of the same holder no transfers between accounts of different holders l .2. Direct Debit I		
transfers between accounts of the same holder no transfers between accounts of different holders		
transfers between accounts of different holders 1.2. Direct Debit		
1.2. Direct Debit	commission	no commission
	BGN 0.50	EUR 1.50
	BGN 0.50	
2. Interbank Transfers		
2.1. Outgoing Transfers in National Currency		
1.1. through BISERA (for amounts up to BGN 100 000)	BGN 1.00	
1.2. through RINGS (for amounts up to / above BGN 100 000)	BGN 8.00	
1.3. Multiple payments from/to the budget	BGN 2.40	
2.2. Outgoing transfers in foreign currency		
2.1 with CDOT value data (2 working days)		0.10% of the transfer amount
2.1. with SPOT value date (2 working days)		min. EUR 10, max. EUR 15
		0.20% of the transfer amou
2.2. with TOM value date (next working day)		min. EUR 20, max. EUR 20
		0.25% of the transfer amou
2.3. with a value date ON THE SAME WORKING DAY		min. EUR 25, max. EUR 25

SECTIC	ON VI: PACKAGES	BGN	EUR/ USD
1	DYNAMICS Package*		
1.1.	Purchase	no fee	
1.2.	Monthly Maintenance Fee	BGN 4.00	
1.3.	Termination	no fee	
	- Chimagon	10100	
2	CLASSIC Package Programme		
2.1.	Purchase	no fee	
2.2.	Minimum Amount for Activation	BGN 5.00	
2.3.	Monthly Maintenance Fee	BGN 2.50	
2.4.	Termination	BGN 10.00	
3	PRACTICE Package Programme		
3.1.	Purchase	no fee	
3.2.	Minimum Amount for Activation	BGN 5.00	
3.3.	Monthly Maintenance Fee	BGN 4.00	
3.4.	Termination	BGN 15.00	
4	COMFORT Package Programme		
4.1.	Purchase	no fee	
4.2.	Minimum Amount for Activation	BGN 10.00	
4.3.	Monthly Maintenance Fee	BGN 6.00	
4.4.	Termination	BGN 20.00	
5	CIPRAKTICE Package Programme		
5.1.	Purchase	no fee	
5.2.	Minimum Amount for Activation	BGN 10.00	
5.3.	Monthly Maintenance Fee	BGN 6.00	
5.4.	Termination	BGN 10.00	

Note: *The Dynamics package will not be offered as of 18.07.2011.

SECTIO	N VII: LOANS	BGN	EUR/ USD
	Contracts for an interest rate based on BIR concluded be	fore 23.07.2014	
1	Consumer Loans		
<u>1.1.</u> 1.1.1.	Consumer Loan under the Classic Credit Programme Application and documents review fee	BGN 35.00	
1.1.2.	Processing and management commission	2.50% of the approved loan amount	
		1.50 % of the outstanding loan	
	Renegotiation of the terms and conditions of the loan	amount	
1.1.4.	Change in the date for payment of the monthly repayment installment Change in the registered pledge of future receivables	BGN 10.00 BGN 10.00	
1.1.3.	Consumer Loan under the Advance Credit Programme	BOIN 10.00	
1.2.1.	Application and documents review fee	BGN 35.00	
1.2.2.	Processing and management commission	2.00% of the approved loan amount	
1.2.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	
1.2.4.	Change in the date for payment of the monthly repayment installment	amount BGN 10.00	
1.2.5.	Change in the registered pledge of future receivables	BGN 10.00	
1.3. 1.3.1.	Consumer Loan under the Premium Credit Programme Application and documents review fee	BGN 35.00	
	Processing and management commission	2.00% of the approved loan amount	
1.3.2.		2.00 % of the approved toan amount	
1.3.3.	Annual management fee	0.60% of the outstanding loan amount	
1.3.4.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	
1.3.5.	Change in the date for payment of the monthly repayment installment	amount BGN 10.00	
1.3.6.	Change in the registered pledge of future receivables	BGN 10.00	
1.4. 1.4.1.	Consumer Loan under the Partners Credit Programme Application and documents review fee	BGN 35.00	
	Processing and management commission	2.00% of the approved loan amount	
-		1.50 % of the outstanding loan	
	Renegotiation of the terms and conditions of the loan	amount	
1.4.4.	Change in the date for payment of the monthly repayment installment Change in the registered pledge of future receivables	BGN 10.00 BGN 10.00	
1.4.5.	Golden Age Consumer Ioan	BGIN 10.00	
1.6.1.	Application and documents review fee	BGN 10.00	
1.6.2.	Processing and management commission	1.00% of the approved loan, but not less than BGN 10	
1.6.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	
1.6.4.	Change in the date for payment of the monthly repayment installment	amount BGN 10.00	
1.7.	Consumer Loan under the Individual Banking Programme	DOIN 10.00	
1.7.1.	Application and documents review fee	no fee	
1.7.2.	Processing and management commission	2.00% of the approved loan amount	
1.7.3.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	
1.8.	Consumer Loan collateralized with a Pledge on a Financial Asset	amount	
1.8.1.	Application and documents review fee	BGN 15.00	EUR 8.00
1.8.2.	Processing and management commission	0.75% of the approved loan amount	0.75% of the approved loan amount
1.8.3.	Renegotiation of the terms and conditions of the loan	0.75% of the outstanding loan amount	0.75% of the outstanding loan amount
1.8.4.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
1.9.	Consumer loan collateralized with a pledge on a financial asset under the Individual Banking Programme	DOIN 10.00	LON 0.00
			(
1.9.1.	Application and documents review fee	no fee	no fee
1.9.2.	Processing and management commission	0.75% of the approved loan amount	0.75% of the approved loan amount
1.9.3.	Renegotiation of the terms and conditions of the loan	0.75% of the outstanding loan amount	0.75% of the outstanding loan amount
1.10.	Consumer Loan under the Stimulus Credit Programme for Better Living		
1.10.1.	Application and documents review fee	BGN 30.00	
1.10.2.	Processing and management commission	2.45% of the approved loan amount	
1.10.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
		1% if the remaining validity period of	
		the loan contract at the time of repayment is longer than a year.	
1.10.4.	Partial or full early repayment	0.5 % if the remaining validity period	
		of the loan contract at the time of repayment is shorter than a year.	
4.44	Comments and the Office for it and the original for summer	repayment is shorter than a year.	
<u>1.11.</u> 1.11.1.	Consumer Loan under the CiProfessional Programme Application and documents review fee	BGN 35.00	
	Processing and management commission	2.00% of the approved loan amount	
		1.50 % of the outstanding loan	
	Renegotiation of the terms and conditions of the loan	amount	
1.11.4.	Change in the date for payment of the monthly repayment installment Consumer Loan under the Energy Efficiency Credit Programme	BGN 10.00	
1.12.	Application and documents review fee	BGN 30.00	
	Processing and management commission	2.45% of the approved loan amount	
1.12.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	
1.12.4.	Change in the registered pledge of future receivables	BGN 10.00	
1.12.5.	Partial or full early repayment	no fee	
1.13.	Consumer loan collateralized with a pledge on a financial asset under the Energy Efficiency Programme		
1.13.1.	Application and documents review fee	BGN 30.00	EUR 16.00
1.13.2.	Processing and management commission	2.45% of the approved loan amount	2.45% of the approved loan amount
1.13.3.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00

	Dverdraft Dverdraft under the Classic, Advance, Premium and Partners Credit Programmes		
	opplication and documents review fee	BGN 15.00	
		1.00% of the approved loan, but not	
2.2.2. P	Processing and management commission	less than BGN 10	
2.2.3. R	Renegotiation of the terms and conditions of the loan	1.00% of the approved loan, but not less than BGN 10	
	Change in the registered pledge of future receivables	BGN 10.00	
	Overdraft under the Individual Banking Programme	{	
	upplication and documents review fee	no fee 0.75% of the approved loan amount,	
2.2.2. P	Processing and management commission	but not less than BGN 10	
2.2.3. R	Renegotiation of the terms and conditions of the loan	0.75% of the approved loan amount,	
	Overdraft collateralized with a pledge on a financial asset	but not less than BGN 10	
	Application and documents review fee	BGN 15.00	EUR 8.00 / USD 8.00
2.3.2. P	Processing and management commission	0.75% of the approved	0.75% of the approved
		loan amount 0.75% of the approved	loan amount 0.75% of the approved
2.3.3. R	Renegotiation of the terms and conditions of the loan	loan amount	loan amount
2.4. O	Overdraft collateralized with a pledge on a financial asset under the Individual Banking Programme		
2.4.1. A	Application and documents review fee	no fee	no fee
	Processing and management commission	0.75% of the approved	0.75% of the approved
2.4.2.		loan amount	loan amount
2.4.3. R	Renegotiation of the terms and conditions of the loan	0.75% of the approved loan amount	0.75% of the approved loan amount
	Partial or full early repayment	no fee	no fee
	Overdraft under the CiProfessional Programme	BGN 20.00	
	FF		
2.5.2. P	Processing and management commission	1.50% of the approved loan amount	
2.5.3. R	Renegotiation of the terms and conditions of the loan	1.50% of the approved loan amount	
	-		
	fortgage Loans		
	Reality Mortgage Loan		
	stimated Income oplication and documents review fee	BGN 60.00	EUR 30.00
	Processing and management commission	1.25% or 1.50% of the	1.25% or 1.50% of the
		approved loan amount	approved loan amount
	Innual Management Fee	0.30% according to the tariff of the	0.50% according to the tariff of the
	Aarket valuation/re-valuation of the real estate offered as collateral	respective licensed valuer	respective licensed valuer
	Commitment Commission		
	pon disbursement within 1 month as of the signing date of the loan contract	no commission 0.50% per annum of the non-	no commission 0.50% per annum of the non-
u	pon disbursement after 1 month as of the signing date of the loan contract	disbursed part	disbursed part
3.1.7. R	Renegotiation of the Terms and Conditions of the Loan	1.50 % of the outstanding loan	1.50 % of the outstanding loan
	Change in the date for payment of the monthly repayment installment	amount BGN 10.00	amount EUR 5.00
	Change in the registered pledge of future receivables	BGN 10.00	EUR 10.00
	Nortgage Deletion	BGN 30.00	EUR 15.00
	Iy Home Mortgage Loan stimated Income	BGN 30.00	
	Application and documents review fee		EUR 30.00
3.2.3. P	Processing and management commission		1.25% or 1.50% of the approved loan
	Innual management fee		amount 0.50%
	Annual management ree		according to the tariff of the
			respective licensed valuer
	Commitment commission pon disbursement within 1 month as of the signing date of the loan contract		no commission
			0.50% per annum of the non-
u	pon disbursement after 1 month as of the signing date of the loan contract		disbursed part
3.2.7. R	Renegotiation of the terms and conditions of the loan		1.50 % of the outstanding loan
	Change in the date for payment of the monthly repayment installment		amount EUR 5.00
3.2.9. C	Change in the registered pledge of future receivables		EUR 10.00
	Nortgage Deletion		EUR 15.00
	Nortgage Loan under the Individual Banking Programme stimated Income	no fee	
	pplication and documents review fee	no fee	no fee
	Processing and management commission	1.50% of the	1.50% of the
	Innual management fee	approved loan amount 0.20%	approved loan amount 0.50%
	Annual management ree	according to the tariff of the	according to the tariff of the
		respective licensed valuer	respective licensed valuer
	Commitment commission pon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
	· · · · · · · · · · · · · · · · · · ·	0.50% per annum of the non-	0.50% per annum of the non-
u	pon disbursement after 1 month as of the signing date of the loan contract	disbursed part	disbursed part
3.3.7. R	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	1.50 % of the outstanding loan amount
3.3.8. C	Change of the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.3.9. M	fortgage deletion	BGN 30.00	EUR 15.00
	Mortgage Loan for funding Current Needs	BGN 30.00	
	stimated Income	BGN 30.00 BGN 60.00	EUR 30.00
	Processing and management commission	1.50% of the	1.50% of the
1.T.J. P		approved loan amount	approved loan amount
	nnual management fee	0.30% according to the tariff of the	0.50% according to the tariff of the
3.4.4. A	Arket valuation/re-valuation of the real estate offered as collateral	respective licensed valuer	respective licensed valuer
3.4.4. A			
3.4.4. A 3.4.5. M		1.50 % of the outstanding loan	1.50 % of the outstanding loan
3.4.4. A 3.4.5. M 3.4.6. R	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan amount	amount
3.4.4. A 3.4.5. M 3.4.6. R 3.4.7. C		1.50 % of the outstanding loan	

SECTIO	IN VII: LOANS	BGN	EUR/ USD
3.5.	Mortgage Loan for funding Current Needs under the Individual Banking Programme	2011	
3.5.1.	Estimated Income	no fee	
3.5.2.	Application and documents review fee	no fee	no fee
3.5.3.	Processing and management commission	1.25% of the	1.25% of the
		approved loan amount	approved loan amount
3.5.4.	Annual management fee	0.20%	0.50%
3.5.5.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the	according to the tariff of the
0.0.0.		respective licensed valuer	respective licensed valuer
3.5.6.	Renegotiation of the terms and conditions of the loan	1.50 % of the outstanding loan	1.50 % of the outstanding loan
	-	amount	amount
3.5.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00 BGN 30.00	EUR 5.00 EUR 15.00
3.5.8. 3.6.	Mortgage Deletion Advantage Mortgage Loan	BGN 30.00	EUR 15.00
3.6.1.	Estimated Income	no fee	
3.6.2.	Application and documents review fee	no fee	no fee
		1.25% or 1.50% of the	1.25% or 1.50% of the
3.6.3.	Processing and management commission	approved loan amount	approved loan amount
3.6.4.	Annual management fee	0.30%	0.50%
3.6.5.	Market valuation/re-valuation of the real estate offered as collateral	no fee	no fee
		1.50 % of the	1.50 % of the
3.6.6.	Renegotiation of the terms and conditions of the loan	outstanding loan amount	outstanding loan amount
3.6.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.6.8.	Change in the registered pledge of future receivables	BGN 20.00	EUR 10.00
3.6.9.	Commitment Commission		
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
	upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-	0.50% per annum of the non-
		disbursed part	disbursed part
3.6.10.	Mortgage Deletion	BGN 30.00	EUR 15.00
3.7.	Mortgage Loan under the CiProfessional Programme	DCN 40.00	EUD 00.00
3.7.1.	Application and documents review fee	BGN 40.00	EUR 20.00 1.25% of the
3.7.2.	Processing and management commission	1.25% of the approved loan amount	approved loan amount
3.7.3.	Annual management fee	0.25%	0.25%
		according to the tariff of the	according to the tariff of the
3.7.4.	Market valuation/re-valuation of the real estate offered as collateral	respective licensed valuer	respective licensed valuer
3.7.5.	Commitment Commission	- P	
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission
	upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non-	0.50% per annum of the non-
	upon dispursement arter i month as of the signing date of the loan contract	disbursed part	disbursed part
3.7.6.	Renegotiation of the terms and conditions of the loan	1.50 % of the	1.50 % of the
		outstanding loan amount	outstanding loan amount
3.7.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5.00
3.7.8.	Mortgage Deletion	BGN 30.00	EUR 15.00
3.8	Refinancing a Mortgage Loan	DON 00 00	FUD 45 00
3.8.1.	Estimated Income	BGN 30.00 BGN 50.00	EUR 15.00 EUR 25.00
3.8.2.	Application and documents review fee		
3.8.3.	Processing and management commission	0.75% of the approved	0.75% of the approved
		Ioan amount	loan amount
3.8.4.	Annual management fee	0.20%	0.50%
3.8.5.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the	according to the tariff of the
		respective licensed valuer 1.50 % of the outstanding loan	1.50 % of the outstanding loan
3.8.6.	Renegotiation of the terms and conditions of the loan	amount	amount
3.8.7.	Change in the date for payment of the monthly repayment installment	BGN 10.00	EUR 5
3.8.8.	Mortgage Deletion	BGN 30.00	EUR 15.00
	Contracts for a fixed interest rate		
4	Credit limit on revolving bank cards		
41	Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period		
4.1.	Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period		
4.1.1.	Application and documents review fee	no fee	
4.1.1. 4.1.2.	Application and documents review fee Renegotiation of the terms and conditions of the loan	no fee	
4.1.1.	Application and documents review fee Renegotiation of the terms and conditions of the loan Partial or full early repayment	no fee no fee	
4.1.1. 4.1.2.	Application and documents review fee Renegotiation of the terms and conditions of the loan	no fee no fee	
4.1.1. 4.1.2.	Application and documents review fee Renegotiation of the terms and conditions of the loan Partial or full early repayment	no fee no fee	
4.1.1. 4.1.2. 4.1.3.	Application and documents review fee Renegotiation of the terms and conditions of the loan Partial or full early repayment Contracts for an interest rate based on BIR, concluded before 23.07.2014, as w	no fee no fee ell as contracts for a fixed interest rate	
4.1.1. 4.1.2. 4.1.3.	Application and documents review fee Renegotiation of the terms and conditions of the loan Partial or full early repayment Contracts for an interest rate based on BIR, concluded before 23.07.2014, as w	no fee no fee ell as contracts for a fixed interest rate 0.50% of the renegotiated /	0.50% of the renegotiated /
4.1.1. 4.1.2. 4.1.3. 5	Application and documents review fee Renegotiation of the terms and conditions of the loan Partial or full early repayment Contracts for an interest rate based on BIR, concluded before 23.07.2014, as w Fees charged by the Bank on non-performing loans	no fee no fee ell as contracts for a fixed interest rate	0.50% of the renegotiated /

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 rates on loans granted by the Bank in national and foreign currency are calculated and collected in the currency in which they have been used. In case of breach of the terms and conditions for repayment or other conditions of the loan contract, the Bank collects penalty charge, the amount of which is specified in the loan contract. As of 14.07.2014, we suspend the following programmes: Consumer loan under the Classic credit programme, overdraft under the Classic credit programme, consumer loan under the Stimulus credit programme for better living, consumer loan under the Energy Efficiency credit programme, consumer loan collateralized with a pledge on a financial asset under the Energy Efficiency Programme, advantage mortgage loan. *CIBANK considers 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.

eno	N VII: LOANS Contracts for interest rate based on RIR, concluded after	BGN	EUR/ USD
1	Consumer Loans	13.03.2014	
.1.	Consumer Loan under the Advance, Premium, Partners and CiProfessional Credit Programmes		
		BGN 135.00 payable in two parts:	
	Fee fee application, applying and approximant of applications of the lappe up to PCN 15,000	BGN 35.00 - upon applying for a loan	
	Fee for application, analysis and assessment of creditworthiness - for loans up to BGN 15 000	BGN 100.00 - after signing a loan	
		contract	
		BGN 185.00 - payable in two parts:	
		* BGN 35.00 - upon applying for a	
.2.	Fee for application, analysis and assessment of creditworthiness - for loans from BGN 15 001 to 30 000	loan;	
		** BGN 150.00 - after signing a loan	
		contract	
		BGN 235.00 - payable in two parts:	
		* BGN 35.00 - upon applying for a	
.3.	Fee for application, analysis and assessment of creditworthiness - for loans in the amount of BGN 30 001 or more	loan;	
		** BGN 200.00 - after signing a loan	
~		contract	
<u>2.</u> .1.	Golden Age Consumer Ioan Reviewing of documents for a Ioan	BGN 35.00	
2	Overdraft	Don 00.00	
1.	Overdraft under the Advance, Premium, Partners and CiProfessional Credit Programmes and Overdraft		
	collateralized with a pledge on a financial asset		
.1.	Reviewing of documents for a loan	BGN 35.00	
}	Mortgage Loans Reality Mortgage Loan, Mortgage Loan under the CiProfessional Programme and Mortgage Loan for		
1.	funding Current Needs		
.1.	Reviewing of documents for a loan	no fee in the period from	01.01.2015 to 30.06.2015.
.1.	Reviewing of documents for a loan	BGN 60.00	EUR 30.00
.2.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the	according to the tariff of the
		respective licensed valuer	respective licensed valuer
.3.	Commitment commission		
	upon disbursement within 1 month as of the signing date of the loan contract	no commission	no commission 0.50% per annum of the non
	upon disbursement after 1 month as of the signing date of the loan contract	0.50% per annum of the non- disbursed part	0.50% per annum of the non- disbursed part
.4.	Mortgage Deletion	BGN 30.00	EUR 15.00
2	Refinancing a Mortgage Loan	Dontoo.oo	201110.00
.1.	Reviewing of documents for a loan	no fee in the period from	01.01.2015 to 30.06.2015.
.1.	Reviewing of documents for a loan	BGN 60.00	EUR 30.00
.2.	Market valuation/re-valuation of the real estate offered as collateral	according to the tariff of the	according to the tariff of the
		respective licensed valuer	respective licensed valuer
.3.	Commitment Commission	no commission	no commission
	upon disbursement within 1 month as of the signing date of the loan contract	no commission 0.50% per annum of the non-	no commission 0.50% per annum of the non-
	upon disbursement after 1 month as of the signing date of the loan contract	disbursed part	disbursed part
.4.	Mortgage Deletion	BGN 30.00	EUR 15.00
	Contracts for a fixed interest rate		
	Credit limit on revolving bank cards		
1.	Credit Limit on a Revolving Credit Card MasterCard / Visa Classic / Mastercard Gold with a Grace Period		
.1.	Reviewing of documents for a loan	BGN 35.00	
.2.	Renegotiation of the terms and conditions of the loan	no fee	
.3.	Partial or full early repayment	no fee	
	Contracts for an interest rate based on RIR, concluded after 14.07.2014, as well	as contracts for a fixed interest rate	
5	Fees charged by the Bank on non-performing loans		
.1	Commission for renegotiation / restructuring of bad debts of individuals	0.50% of the renegotiated /	0.50% of the renegotiated /
		restructured amount up to BGN 500	restructured amount up to EUR

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 rates on loans granted by the Bank in national and foreign currency are calculated and collected in the currency in which they have been used. In case of breach of the terms and conditions for repayment or other conditions of the loan contract, the Bank collects penalty charge, the amount of which is specified in the loan contract. *CIBANK considers 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.

CTIO	N IX: SECURITIES AND CUSTODY SERVICES	BGN	EUR/ USD
1	Securities		
.1.	Opening of a client sub-account for corporate securities	BGN 0.70	
.2.	Issuance of depository receipts for corporate securities	BGN 0.50	
.3.	Transfer to execute a client order for corporate securities	BGN 1.00	
.4.	Transfer to execute a client order for corporate securities of non-public companies	BGN 10.00	
.5.	Transfer of a client sub-account for corporate securities to another investment agent	BGN 10.00	
.6.	Brokerage commissions for executed client order on the stock exchange	2.00% of the transaction amount	
6.1.	shares	3.00% of the transaction amount, min. BGN 5	
		0.05% of the transaction amount,	
6.2.	government securities	min. BGN 5	
		0.10% of the transaction amount,	
6.3.	corporate and municipal bonds	min. BGN 5	
6.4.	other securities	0.15% of the transaction amount,	
		min. BGN 5	
.7.	Additional fee for executed client order for deals on the Bulgarian stock exchange	0.20% of the transaction amount	
.8.	Registration of deals at the Central Depository, concluded between clients of the Bank (each party is charged)	BGN 10.00	
.9.	Deals for custody management of funds	negotiable	
. <u>.</u> 10.	Underwriting of corporate securities issues	negotiable	
2	Government Securities		
.1.	Transactions with government securities		
1.1.	Approved orders on the primary market	0.04% of the par value	
1.2.	Non-approved orders on the primary market	BGN 6.00	
1.3.	For deals under Art.18 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of government	BGN 1.00	
	securities from individuals or legal entities)		
1.4.	For deals under Art. 20, Paragraph 1 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities from individuals or legal entities to another primary dealer)	BGN 6.00	
1.5.	For deals under Art. 20, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (transfer of government	BGN 5.00	
	securities from individuals or legal entities from the register of the Bank to a register of another primary dealer)		
	For deale under Art 20, Daragraph 3 from Ordinance No 5 of the Bulgarian National Bank (transfer of government		
1.6.	For deals under Art. 20, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (transfer of government securities owned by individuals or legal entities to another person, whose register is at another primary dealer)	BGN 5.00	
.1.7.	For deals in government securities, used for participation in the privatization	BGN 10.00	
.1.8.	For each deal in government securities, which includes a participation of a foreign investor in government	BGN 15.00	
	securities	0.02% of the par value or the amount	
.1.9.	For payments upon maturity of issues and interest payments	of the interest payment	
1.10.	Issuance and Replacement of a Certificate	BGN 1.50	
1.11.	Issuance or Replacement of a Certificate for Target Issue of Government Securities	BGN 1.00	
2.2.	Deals in government securities, concluded with non- primary dealers of government securities		
2.1.	Maintenance of a register	BGN 50.00 per month	
		0.04% of the per value	
2.2.	For approved orders	0.04% of the par value	
2.3.	For non-approved orders	BGN 6.00	
_	For deals under Art. 14, Paragraph 6 from Ordinance No 5 of the Bulgarian National Bank (transfer or purchase of		
2.4.	government securities from non-primary dealers of government securities)	BGN 7.00	
	For deals under Art. 14, Paragraph 7 from Ordinance No 5 of the Bulgarian National Bank (transfer of government		
2.5.	securities from non-primary dealer to a primary dealer)	BGN 7.00	
			-
2.6.	For deals under Art. 14, Paragraph 8 from Ordinance No 5 of the Bulgarian National Bank (transfer of government	BGN 7.00	
	securities owned by a non-primary dealer from the register of the bank to a register of a primary dealer)		
	For deals under Art. 14, Paragraph 9 from Ordinance No 5 of the Bulgarian National Bank (transfer of government		
2.7.	securities owned by a non-primary dealer, to another non-primary dealer, whose register is at another primary	BGN 7.00	
	dealer)		
	For deals under Art. 21, Paragraph 2 from Ordinance No 5 of the Bulgarian National Bank (deals in government		
2.8.	securities between a non-primary dealer and an individual or a legal entity registered in the bank)	BGN 2.00	
2.0	For deals under Art. 21, Paragraph 3 from Ordinance No 5 of the Bulgarian National Bank (deals in government	DON 7 00	
.2.9.	securities between a non-primary dealer and an individual or a legal entity registered in the bank and in another primary dealer)	BGN 7.00	
		0.02% of the par value or the amount	
2.10.	For payments upon maturity of issues and interest payments:	of the interest payment	
.3.	Establishment of pledges of government securities under the Law on Special Pledges	pojnon	

niu	N IX: SECURITIES AND CUSTODY SERVICES	BGN	EUR/ USD
	Agent commissions for the purchase/sale of compensatory instruments for cash a compensatory instruments for shares	and for exchange of	
	Deals in compensatory instruments for cash	0.50% of the par value, min. BGN 10	
	Deals in exchange of compensatory instruments for shares	1.00% of the par value, min. BGN 10	
	Custody Services		
	Opening an account for safekeeping securities	DON 40.00	
	Government securities Corporate securities	BGN 10.00 BGN 10.00	
	Safekeeping securities	504 10.00	
1.	Securities with fixed revenue - annual fee	min. BGN 50.00 per month	
	par value in BGN from 0 to 500,000	0.20%	
	par value in BGN from 500,000 to 1,000,000 par value in BGN from 1,000,000 to 5,000,000	<u>0.15%</u> 0.10%	
	par value above 5,000,000	0.05%	
2.	Shares - Annual Fee	min. BGN 20.00 per month	
	market value in BGN from 0 to 500,000	0.25%	
	market value in BGN from 500,000 to 1,000,000	0.20%	
	market value in BGN from 1,000,000 to 5,000,000 market value above 5,000,000	<u>0.15%</u> 0.10%	
	Account statements for safekeeping securities	0.10%	
	regular monthly statement	no fee	
	non regular statement	BGN 10.00	
	Transfers of securities		
	Government securities	BGN 10.00 BGN 10.00	
	Corporate securities Other Custody Services	BGN 10.00	
	Notice of corporate actions (per event)	BGN 25.00	
	Collection of dividends and interest (per event)	BGN 50.00	
	Voting at a General Meeting	BGN 400,00	

Note: Upon "purchase" of corporate securities, unless otherwise agreed, the client deposits 100% of the price of each ordered share and the amount of commissions payable. A "price at the discretion of the bank" means: the price limited by the client; the last traded quotation; "purchase" price of CIBANK.

SECTION X-VAULT BGN EUR/ USD 1 Renting out a bank safe deposit box in a public safety vault*			2011 2	
1.1. Small safe deposit box (10 cm) for 1 month BGN 25.00 for 3 months BGN 75.00 for 12 months BGN 35.00 for 1 month BGN 85.00 for 3 months BGN 85.00 for 12 months BGN 135.00 13. Large safe deposit box (40 cm) for 1 month BGN 45.00 for 3 months BGN 70.00 for 6 months BGN 70.00 for 6 months BGN 70.00 for 12 months BGN 70.00 for 12 months BGN 155.00 2 Visits to the vault 2.1. Visits included in the contract for renting a safe deposit box 1 12 6 month contract 4 3 month contract 44 21 month contract 44 22 Nisits not included in the contract - unlimited number (per visit)* BGN 150				
for 1 month BGN 25.00 for 3 months BGN 75.00 for 1 months BGN 75.00 for 12 months BGN 115,00 12. Medium safe deposit box (20 cm) for 1 month BGN 35.00 for 3 months BGN 35.00 for 6 months BGN 35.00 for 6 months BGN 135,00 13. Large safe deposit box (40 cm) for 1 month BGN 45,00 for 1 month BGN 45,00 for 1 month BGN 95,00 13. Large safe deposit box (40 cm) for 1 month BGN 45,00 for 1 month BGN 95,00 for 1 month BGN 95,00 for 12 months BGN 95,00 for 12 months BGN 95,00 for 12 months BGN 125,00 2 Visits to the vault 2.1. Visits to the vault 2.1. Visits to the vault 2.1. Visits, included in the contract for renting a safe deposit box 1 12 6 month contract 12 6 month contract 24 12 month contract 48 22. Visits, not included in the contract - unlimited number (per visit)* 3 Loss/damage of one/ two key/s of the tenant	1			
for 3 months BGN 50.00 for 6 months BGN 75.00 for 1 months BGN 15.00 12. Medium safe deposit box (20 cm) for 1 month BGN 35.00 for 1 month BGN 85.00 for 6 months BGN 86.00 for 1 month BGN 85.00 for 1 months BGN 85.00 for 1 months BGN 85.00 for 1 months BGN 85.00 for 1 month BGN 85.00 for 1 month BGN 45.00 for 1 month BGN 45.00 for 3 months BGN 95.00 for 6 months BGN 95.00 for 6 months BGN 95.00 for 6 months BGN 95.00 for 7 months BGN 95.00 for 6 months BGN 95.00 for 7 months BGN 150	.1.		DOM OF OD	
for 6 months BGN 75.00 for 12 months BGN 115,00 10 12 months BGN 35.00 for 1 month BGN 35.00 for 3 months BGN 85.00 for 1 month BGN 85.00 for 1 months BGN 115,00 for 1 months BGN 85.00 for 1 2 months BGN 135,00 13. Large safe deposit box (40 cm) for 1 month BGN 45,00 for 3 months BGN 70.00 for 6 months BGN 95,00 for 1 2 months BGN 15,00 2 Visits to the vauit 2. Visits to the vauit 2. Visits to the vauit 2. Visits noturated in the contract for renting a safe deposit box 1 month contract 4 3 3 month contract 24 12 month contract 48 2.2. Visits, not included in the contract - unlimited number (per visit)* BGN 150				
for 12 months BGN 115,00 2. Medium safe deposit box (20 cm) month for 1 month BGN 35,00 for 3 months BGN 00 for 6 months BGN 135,00 for 1 month BGN 135,00 for 1 month BGN 135,00 for 1 month BGN 45,00 for 1 month BGN 45,00 for 3 months BGN 95,00 for 1 month BGN 95,00 for 1 month BGN 95,00 for 2 months BGN 95,00 for 12 months BGN 125,00 2 Visits to the vault 1. Visits, included in the contract for renting a safe deposit box 1 12 6 month contract 14 3 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 all costs related to the replacement of the lock				
2. Medium safe deposit box (20 cm) for 1 month BGN 35.00 for 3 months BGN 85,00 for 12 months BGN 135,00 12 Large safe deposit box (40 cm) BGN 45,00 for 1 month BGN 45,00 for 3 months BGN 95,00 for 1 month BGN 45,00 for 3 months BGN 95,00 for 1 month BGN 95,00 for 1 month BGN 95,00 for 12 months BGN 95,00 for 12 months BGN 95,00 for 12 months BGN 155,00 2 Visits to the valit 1 Month contract 1 Month contract 2 Visits, included in the contract for renting a safe deposit box 1 month contract 1 12 6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* 3 Loss/damage of one/ two key/s of the tenant				
for 1 month BGN 35.00 for 3 months BGN 80.00 for 6 months BGN 85.00 for 12 months BGN 135,00 3. Large safe deposit box (40 cm) BGN 45.00 for 1 month BGN 45.00 for 3 months BGN 70.00 for 6 months BGN 95.00 for 12 months BGN 70.00 for 6 months BGN 95.00 for 12 months BGN 15.00	0	tor 12 months	BGN 115,00	
for 3 months BGN 60.00 for 6 months BGN 85,00 for 12 months BGN 135,00 3. Large safe deposit box (40 cm) BGN 45,00 for 1 month BGN 45,00 for 3 months BGN 70,00 for 6 months BGN 95,00 for 6 months BGN 95,00 for 12 months BGN 155,00 2 Visits to the valit 1. Visits, included in the contract for renting a safe deposit box 1 Nonth contract 3 month contract 1 24 12 6 month contract 2. Visits, included in the contract - unlimited number (per visit)* 3 Loss/damage of one/ two key/s of the tenant	.Z.		BCN 35 00	
for 6 months BGN 85,00 for 12 months BGN 135,00 3 Large set deposit box (40 cm)				
for 12 months BGN 135,00 3. Large safe deposit box (40 cm) E for 1 month BGN 45,00 for 3 months BGN 70,00 for 6 months BGN 95,00 for 12 months BGN 95,00 for 12 months BGN 155,00 2 Visits to the vault 1 Visits to the vault 1 Yistis, included in the contract for renting a safe deposit box 1 1 6 month contract 4 3 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50			BGN 00.00	
3. Large safe deposit box (40 cm) for 1 month BGN 45,00 for 3 months BGN 70,00 for 6 months BGN 95,00 for 12 months BGN 155,00 2 Visits to the valit 1. Visits, included in the contract for renting a safe deposit box 1 month contract 4 3 month contract 12 6 month contract 24 12 month contract 48 2. Visits, included in the contract - unlimited number (per visit)* B Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock				
for 1 month BGN 45,00 for 3 months BGN 70,00 for 6 months BGN 95,00 for 12 months BGN 156,00 2 Visits to the valit 1 Visits, included in the contract for renting a safe deposit box 1 Misits, included in the contract 3 month contract 4 12 6 month contract 12 6 6 0 12 48 12. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50	3		BGN 155,00	
for 3 months BGN 70.00 for 6 months BGN 95.00 for 12 months BGN 95.00 for 12 months BGN 155.00 2 Visits to the vault 1 Nonth contract 1 month contract 3 12 6 month contract 24 12 6 month contract 2 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 all costs related to the replacement of the lock	J.		BCN /5 00	
for 6 months BGN 95,00 for 12 months BGN 155,00 2 Visits to the vault 1. Visits, included in the contract for renting a safe deposit box 1 month contract 4 3 month contract 12 6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* 3 Loss/damage of one/ two key/s of the tenant				
for 12 months BGN 155,00 2 Visits to the vallt 1. Visits, included in the contract for renting a safe deposit box 1 1 month contract 3 month contract 4 3 month contract 12 6 month contract 24 12 24 12 48 2. Visits, not included in the contract - unlimited number (per visit)* B Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock				
2 Visits to the vauit 1. Visits, included in the contract for renting a safe deposit box 1 month contract 4 3 month contract 12 6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 3 Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock				
1. Visits, included in the contract for renting a safe deposit box 1 month contract 4 3 month contract 12 6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 8 Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock			Bon rooto	
1. Visits, included in the contract for renting a safe deposit box 1 month contract 4 3 month contract 12 6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 8 Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock	2	Visits to the vault		
1 month contract 4 3 month contract 12 6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 3 Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock		Visits, included in the contract for renting a safe deposit box		
3 month contract 12 6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 3 Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock	-		4	
6 month contract 24 12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 3 Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock				
12 month contract 48 2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 3 Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock				
2. Visits, not included in the contract - unlimited number (per visit)* BGN 1.50 3. Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock				
Loss/damage of one/ two key/s of the tenant all costs related to the replacement of the lock	2.			
Lossidamage of one two keys of the tenant replacement of the lock				
Lossidamage of one two keys of the tenant replacement of the lock		Loss Idomono of anal two kouls of the target		
Release / signing of a new contract for renting a safe deposit box BGN 1.00		Loss/damage of one/ two key/s of the tenant		
Release / signing of a new contract for renting a safe deposit box BGN 1.00	_			
		Release / signing of a new contract for renting a safe deposit box	BGN 1.00	

SECTIO	N XI: OTHER SERVICES	BGN	EUR/ USD
1	Written reports on bank operations and copies requested by the client, including a copy of the account st	atement (per case)	
	for the current year	BGN 3.00	EUR 10.00
	for a previous year	BGN 4.00	EUR 15.00
	tor a previous year	BGIN 4.00	LUK 13.00
2	Certificates		
2.1.	Issuance of a certificate to the Tax Authority	BGN 5.00	
2.2.	Issuance of a certificate to certify an account balance	BGN 30.00	
2.3.	Issuance of a certificate for the remaining balance on a loan account (credit account)	BGN 60.00 BGN 20.00	
2.4.	Issuance of a certificate to a borrower for tax relief purposes Issuance of other certificates	BGN 20.00 BGN 30.00	
2.5.	Issuance of other certificates	BGN 30.00	
3	Enquiries about ordered or expected receipt of transfers to correspondent banks (upon request of a client)		EUR 15.00
4	SWIFT expenses for all types of massages (porto)		EUR 10.00 per page
5	Corrections related to bookkeeping (at the request of the payer)		EUR 30.00
6	(SMS/email) e-notification		
6.1	Registration for SMS notification	no fee	
6.2.	Registration for e-mail notification	annual fee of BGN 5.00 (regardless of the number of registered events and notifications sent)	
6.3.	Monthly Service Fee	no fee	
6.4.	Change in the Registration Data	BGN 1.00	
		BGN 3.00 - 20 SME	
6.5.	Price for SMS packages	notificationsBGN 5.00 - 40 SMS	
		notifications SMS	
7	Others		
7.1	Provision of information from the Central Credit Register about the credit debts of clients - individuals or inheritors of individuals being borrowers from CIBANK - at their request	BGN 10.00	
7.2	Fax services for sending documents		
	per page	EUR 2.00	
	abroad	EUR 10.00) per page
7.2.1.	Emailing scanned documents	BGN 4.00 (per document in BGN)	BGN 2.00 (per document in foreign currency)
7.3	Special courier services		according to the tariff of the used special courier
7.4	Consultation on monetary, financial, market and other studies		negotiable
7.5	Collection of information on persons abroad (at the request of a client)		EUR 25.00 + real expenses
7.6	Fee for reduction of the interest margin proposed by the Bank	BGN 50.00	

SECTI	ON XII: TRANSITIONAL AND FINAL PROVISIONS
1	For the purposes of this Tariff, the terms "Bank" and "CIBANK" refer to CIBANK JSC. The following appendices constitute an inseparable part of this Tariff. Appendix 1: Tariff for issuance and servicing of an international Maestro debit card with a chip, Appendix 2: Tariff for issuance and servicing of an international Card with minimum account balance and' or overdraft MasterCard Standard with a chip, Appendix 4: Tariff for issuance and servicing of an international card with minimum account balance and' or overdraft MasterCard Standard with a chip, Appendix 4: Tariff for issuance and servicing of an international card with minimum account balance and' or overdraft MasterCard Standard with a chip, Appendix 4: Tariff for issuance and servicing of an international card with minimum account balance and' or overdraft MasterCard Standard with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and' or overdraft MasterCard Standard with a chip, Appendix 5: Tariff for issuance and servicing of an international card with minimum account balance and' or overdraft MasterCard Standard with a chip, Appendix 5: Tariff for issuance and servicing of an international with a chip nevolving credit card with a chip appendix 6: Tariff for issuance and servicing of an international KasterCard Gold with a chip revolving credit card with a chip revolving credit card with a grace period, Appendix 8: Tariff for issuance and servicing of an international MasterCard Gold with a chip revolving credit card with a grace period.
2	The commissions and fees specified in this Tariff apply only to usual commitments and orders, bank products / services. In case of undertaking specific commitments and provision of services that are not subject of this Tariff, fees and commissions are negotiated.
3	In addition to the commissions and fees specified, the payer / beneficiary also covers all costs payable in the country and abroad, such as postal, phone, fax and SWIFT costs, related to the execution of the order, including the costs incurred by the foreign banks, unless another condition is explicitly set and the Bank succeeds to fulfill it.
4	All services subject to taxation under the Law on VAT include VAT.
5	Commissions and fees, specified in EUR, USD or other currencies are collected in their BGN equivalence at the exchange rate of the Bulgarian National Bank on the day of the transaction.
6	The Bank executes only those orders which are in a proper form and content and comply with the current legislation.
7	For express services (within 2 hours), the fee for the service provided is increased by 50%.
8	The Bank issues guarantees after an assessment of the client's creditworthness 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. It was amended with: Minutes No 8/23.02.2012, in force as of 01.03.2012; Minutes No 21/07.06.2012, in force as of 07.06.2012; Minutes No 12/29.03.2012 and Minutes No 13/05.04.2012, in force as of 01.03.2012; Minutes No 22/14.06.2012, in force as of 10.09.2012; Minutes No 23/21.06.20012, in force as of 01.08.2012; Minutes No 32/23.08.2012, in force as of 01.00.2012; Minutes No 23/21.06.20012, in force as of 01.08.2012; Minutes No 32/23.08.2012, in force as of 10.09.2012; Minutes No 33/12.09.2012, in force as of 40.09.2012; Minutes No 24/28.06.2012, in force as of 01.00.2012; Minutes No 33/10.08.2012, in force as of 11.00.2012; Minutes No 33/12.09.2012, in force as of 40.09.2012; Minutes No 47/0612.2012; Minutes No 33/11.01.2012, in force as of 15.00.2012; Minutes No 60/07.022.013, in force as of 21.03.2013, and on amendments to Section III and Section V (in force as of 01.04.2013), Minutes No 5/31.01.2013, in force as of 12.00.2013, in force as of 10.03.2013, in force as of 10.04.2013, in force as of 10.02.2013, in force as of 10.09.2013, in force as of 10.02.2014, in force as of 10.09.2013, in force as of 10.09.2014, in force as of 10.09.2014, in force a