

TARIFF OF UNITED BULGARIAN BANK AD FOR FEES AND COMMISSIONS FOR INDIVIDUALS

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I.A: ACCOUNTS OF INDIVIDUALS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Current account		
Minimum balance	Not required	Not required
Opening at a branch of the bank:		
without a debit card	BGN 5	BGN 5
with a debit card	BGN 2	BGN 2
Opening via UBB online and mobile banking	No fee	No fee
Maintenance - monthly:		
without a debit card	BGN 4.50	BGN 4.50*
with a debit card	BGN 2.50	BGN 2.50*
Closing	No fee	No fee
Saving account "Premium" **		
Opening	No fee	No fee
Minimum balance	BGN 20	EUR 25
Monthly / Annual fee for maintenance of Saving account "Premium"	BGN 15/BGN 150	EUR 8/EUR 75
Closing	No fee	No fee

*For current accounts in a currency other than BGN, opened at KBC Bank Bulgaria EAD until the date of entry into force of this Tariff the following fees shall apply:

- Current account without a debit card: EUR - 2.50/ USD – 3.00/ GBP - 2.00/ CHF – 3.00
- Current account with a debit card: EUR - 1.20/ USD – 1.20/ GBP - 1.00

** It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

„Activity” account *

Minimum balance	BGN 100	100 currency units
Opening	No fee	No fee
Maintenance - monthly (Depending on the number of transactions)		
Upon performed up to 10 debit transactions per month	BGN 3	BGN 3
Upon performed over 10 debit transactions per month	No fee	No fee
Closing	No fee	No fee

* Not available in all offices of the Bank.

„Privilege” account*/**

Minimum balance	Not required	
Opening at a branch of the bank	No fee	-
Maintenance - monthly	BGN 0.90	-
Closing	No fee	-

All other fees and commissions on "Privilege" account, shall be according to the currently effective Tariff for individuals of the Bank.

** Not available in all offices of the Bank.

Donor account

Minimum balance	Not required	Not required
Opening	No fee	No fee
Maintenance	No fee	No fee
Closing	No fee	No fee

Special purpose account related to deals/ Escrow

Minimum balance	Not required	Not required
Opening	BGN 110	BGN 110
Maintenance - monthly	BGN 1	-
Closing	No fee	No fee

Open savings deposit*

Minimum balance	BGN 50	50 currency units
Opening	No fee	No fee
Maintenance - monthly	BGN 2.50	BGN 2.50
Debit Transaction Fee (after the second transaction for the month)	BGN 10	BGN 10
Closing	No fee	No fee

* Not available in all offices of the Bank.

Child open savings deposit*

Minimum balance	BGN 50	50 currency units
Opening	No fee	No fee
Maintenance - monthly	No fee	No fee
Debit Transaction Fee (after the second transaction for the month)	BGN 10	BGN 10
Closing	No fee	No fee

* Not available in all offices of the Bank.

Term deposit

Minimum balance	Depending on the type of deposit	
Opening	No fee	No fee
Maintenance	No fee	No fee
Closing	No fee	No fee

Safekeeping fee for financial assets

Balance on current and saving accounts	No fee	No fee
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Notes:

- To accounts with an extended overdraft a monthly maintenance fee with a debit card is being applied;
- "Privilege" Account may be opened to clients over the age of 60 or clients who are able to present a document for retirement;
- No fee shall be collected for opening current accounts for opening a term deposit;
- Accounts, to which there is a time deposit opened, are exempt from monthly maintenance fee over the deposit period;
- For accounts, in which there is simultaneously a time deposit opened, as well as a loan formed (including accounts with overdrafts), the monthly account maintenance fee shall be collected over the loan period until its full repayment;
- Ex officio closing of current and savings accounts could be performed in case of uncollected account maintenance fees over a 6-month period, with the exception of accounts, in which there is a loan formed (accounts with overdrafts included);
- The Open Account is equivalent to the Open Deposit;
- No fee shall be collected for opening and current accounts monthly maintenance fee for a main contactless debit card of the Debit Mastercard brand for children/adolescents (aged from 14 up to 18 years). Upon reaching the age of 18, the account is transformed under standard conditions in the year following the coming of age.

I.B: PACKAGED OFFERS

SERVICE TYPE	BGN
Comfort Package *	
Opening	No fee
Maintenance - monthly	BGN 4.50
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a Comfort Package	No fee
Cash withdrawal at ATMs of UBB with a Debit MasterCard/ Visa Debit, issued to a Comfort Package	No fee
Cash withdrawals at ATMs of other banks in Bulgaria, with a Debit MasterCard/ Visa Debit, issued to a Comfort Package	No fee
Regular payment of utility bills from a current account, linked to a Comfort Package	
Monthly maintenance fee	No fee
Per payment	No fee
Outgoing fund transfers in BGN within UBB , effected via e-banking from the current account, linked to the package	No fee
Two outgoing interbank credit transfers in BGN per month , effected via e-banking from the current account, linked to the package, with the exception of fund transfers, ordered for execution through RINGS	No fee

* Not available in all offices of the Bank.

Privilege Package - for clients with pension payments in UBB*

Opening	No fee
Maintenance – monthly	BGN 1.80
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a Privilege Package	No fee
Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a Privilege Package	No fee
Regular payment of utility bills from a current account, linked to a Privilege Package	
Monthly maintenance fee	No fee
Per payment	No fee

* Not available in all offices of the Bank.

Premium Package*

Opening	No fee
Maintenance - monthly (depending on the number of transactions)	
- Upon performed up to 10 debit transactions per month	BGN 24.00
- Upon performed over 10 debit transactions per month*	BGN 12.00
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 10.00
Opening and monthly maintenance of a current account Activity in BGN, linked to a package	No fee
Opening and monthly maintenance of a current account Activity in EUR, linked to a package	No fee

Debit card of World Debit MasterCard brand, linked to an Premium Package

Payment instrument - annual maintenance fee	No fee
Cash withdrawal at ATMs in Bulgaria with World Debit MasterCard included in Premium Package	No fee

Regular payment of utility bills from a current account, linked to an Activity Package

Monthly maintenance fee	No fee
Per payment	No fee

Outgoing intrabank and interbank credit transfers in BGN, effected via e-banking from the current account in BGN, linked to the package, with the exception of fund transfers, ordered for execution through RINGS **No fee**

** Not available in all offices of the Bank.*

Package Youngsters and students*

Opening	No fee
Maintenance – monthly	BGN 1.00
Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)	BGN 10.00
Opening and monthly maintenance of a current account in BGN, linked to a Package Youngsters and students	No fee

Contactless Debit card of Debit Mastercard brand, linked to a Package Youngsters and students

Opening and maintenance	No fee
Microcard with accessory for payment	No fee
Reissuance of a card or microcard with accessory, non-expired validity (lost, stolen, destroyed)	BGN 5.00
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Cash withdrawal at UBB ATMs	No fee
Cash withdrawal at ATM of another bank in Bulgaria	BGN 0.30

** Not available in all offices of the Bank.*

Account "For salary" *

Opening	No fee
Maintenance - monthly	BGN 4.40
for non-salary clients/clients who don't receive regular monthly income over BGN 145	BGN 4.90
Closing	BGN 5.00
Included services	
Issuance and maintenance of international debit card	No fee
Card maintenance fee	No fee
Payment of goods and services with debit card	No fee
Withdrawal/cash deposit through ATM of UBB	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Bill payments in KBC Online Bulgaria EAD	No fee
Registration and maintenance for Notification service	No fee

Notes:

- The account closing fee is applicable only for accounts, closed within six months from the date of their opening.
- The account maintenance monthly fee is not applicable for the closing month.
- All other fees and commissions on Package „Account "For salary", shall be according to the currently effective Tariff of the Bank.
- The transfer of salary/other regular monthly income over BGN 145 is monitored for accounts opened in "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

Premium "GOLD Program" *

Opening	No fee
Maintenance - monthly	BGN 15/EUR 8
for salary clients who receive regular monthly income over BGN 3 000 and use 2 of the following products: credit card and / or suitable insurance** / investment product***	No fee
Closing	BGN 10.00
Included services	
Opening and maintenance of current account with international debit card	No fee
Opening and maintenance of current account in BGN	No fee
Opening and maintenance of current account in EUR or USD	No fee
Issuance and maintenance of international debit card – main and additional	No fee
Issuance of international credit card – main and additional (or 2 main cards)	No fee
Payment of goods and services with debit card	No fee
Withdrawal/cash deposit through ATM of UBB	No fee
Withdrawal through ATM of other banks within the country	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	No fee
Bill payments in KBC Online Bulgaria	No fee
Registration and maintenance for Notification service	No fee

Notes:

- The package closing fee is applicable only for packages, closed within six months from the date of their opening.
- The package maintenance monthly fee is not applicable for the package closing month.
- All other fees and commissions on Premium GOLD Program, shall be according to the currently effective Tariff of the Bank.
- The transfer of salary over BGN 3000 is monitored for accounts opened with "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

**An insurance product from the product range of DZI – General Insurance EAD and/or DZI – Life Insurance EAD

***An investment product from the product range of KBC Asset Management NV-Branch.

Premium PLATINUM Program*

Opening	No fee
Maintenance - monthly	BGN 30/EUR 15
for clients with availability at the end of each calendar month over BGN 100 000 and use 2 of the following products: credit card Visa Platinum / Mastercard Gold and / Premium Mastercard Gold or suitable insurance** / investment product***	No fee
Closing	BGN 10.00
Included services	
Opening and maintenance of current account with international debit card	No fee
Opening and maintenance of current account in BGN	No fee
Opening and maintenance of current account in EUR or USD	No fee
Issuance and maintenance of international debit card – main and additional	No fee
Issuance of international credit card – main and additional (or 2 main cards)	No fee
Payment of goods and services with debit card	No fee
Withdrawal/cash deposit through ATM of UBB	No fee
Withdrawal through ATM of other banks within the country	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	No fee
Bill payments in KBC Online Bulgaria	No fee
Cash preferences – withdrawals	
up to BGN 10 000 - daily limit	No fee
over BGN 10 000 - daily limit	0.6% on the amount exceeding the daily limit, min. BGN 6
without prior request over BGN 10 000 - daily limit	0.65% on the amount exceeding the amount of the pre-notice, min. BGN 6
up to EUR 6 000 - daily limit	No fee
over EUR 6 000 - daily limit	0.7% on the amount exceeding the daily limit, min. EUR 3
without prior request over EUR 6 000 - daily limit	0.75% on the amount exceeding the amount of the pre-notice, min. EUR 3
Cash preferences – deposits	
up to BGN 10 000 - daily limit	No fee
over BGN 10 000 - daily limit	0.2% on the amount exceeding the daily limit
up to EUR 5 000 - daily limit	No fee
over EUR 5 000 - daily limit	0.3% on the amount exceeding the daily limit,
Registration and maintenance for Notification service	No fee

Notes:

- The package closing fee is applicable only for packages, closed within six months from the date of their opening.
- The package maintenance monthly fee is not applicable for the package closing month.
- All other fees and commissions on Premium PLATINUM Program, shall be according to the currently effective Tariff of the Bank".
- Balances over BGN 100 000 at the end of each calendar month are monitored for accounts opened with "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

**An insurance product from the product range of DZI – General Insurance EAD and/or DZI – Life Insurance EAD

***An investment product from the product range of KBC Asset Management NV-Branch.

Account "For every day" *

Opening	No fee
Maintenance - monthly	BGN 5.90
for non-salary clients/clients who don't receive regular monthly income over BGN 145	BGN 6.90
Closing	BGN 10.00
Included services	
Current account with international debit card	
• opening fee	No fee
• maintenance fee	No fee
International debit cards	
• card issuance, renewal	No fee
• annual card maintenance fee	No fee
Current account for service of loan in the currency of the loan	
• opening fee	No fee
• maintenance fee	No fee
Payment of goods and services with debit card	No fee
Withdrawal/cash deposit through ATM of UBB	No fee
Withdrawal through ATM of other banks within the country (3 *per month)	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	No fee
Bill payments in KBC Online Bulgaria	No fee
Registration and maintenance for Notification service	No fee

Notes:

- The package closing fee is applicable only for packages, closed within six months from the date of their opening.
- The package maintenance monthly fee is not applicable for the package closing month.
- All other fees and commissions on Account "For every day", shall be according to the currently effective Tariff of the Bank".
- Every consecutive withdrawal through ATM of other bank will be charged according Chapter IV in the Tariff.
- The transfer of salary/other regular monthly income over BGN 145 is monitored for accounts opened in "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

Account "For pension" *

Opening	No fee
Maintenance - monthly	
• for clients, received transfer over BGN 145 during the current month	No fee
• for clients, who have not received transfer over BGN 145 during the current month	BGN 0.90
Closing	No fee
Included services	
Current account with international debit card	
• opening fee	No fee
• maintenance fee	No fee

International debit cards	
• card issuance, renewal	No fee
• annual card maintenance fee	No fee
Withdrawal/cash deposit through ATM of UBB	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	No fee

Notes:

- All other fees and commissions on Account "For pension", shall be according to the currently effective Tariff of the Bank".
- The transfer during the current month is monitored for accounts opened in "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

Account "For Students" between 14 -18 years old *

Opening	No fee
Maintenance - monthly	No fee
Closing	No fee
Included services	
Current account with international debit card	
• opening fee	No fee
• maintenance fee	No fee
International debit cards	
• card issuance, renewal	No fee
• annual card maintenance fee	No fee
Payment of goods and services with debit card	No fee
Withdrawal/cash deposit through ATM of UBB	No fee
Registration and maintenance for Notification service (e-mail)	No fee
Registration for KBC Online Bulgaria service	No fee

Notes:

- Account "For Students" between 14-18 years old is defined for minors between 14 and 18 years of age, to receive scholarships, cash benefits, wages or money from a parent. The account is opened with the consent of a parent.
- The preferences on a current account with debit card are valid only for persons under age of 21, after that a standard tariff will be applied.
- All other fees and commissions on Account "For Students" between 14 -18 years old", shall be according to the currently effective Tariff of the Bank".

* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

Account "For students and youngsters" *

Opening	No fee
Maintenance - monthly	BGN 1.50/ EUR 0.80/ USD 0.80/ GBP 0.80
Maintenance - monthly for high school students and university students	BGN 0.50/ EUR 0.30/ USD 0.30/ GBP 0.30
Closing	No fee
Included services	
Current account with international debit card	
• opening fee	No fee
• maintenance fee	No fee

International debit cards	
• card issuance, renewal	No fee
• annual card maintenance fee	No fee
Current account for service of student loan	
• opening fee	No fee
• maintenance fee	No fee
Withdrawal/cash deposit through ATM of UBB	No fee
Intrabank payments in BGN, ordered through KBC Online Bulgaria electronically	No fee
Outgoing payments in BGN, ordered through KBC Online Bulgaria electronically, initiated through BISERA	No fee

Notes:

- Account "For students and youngsters" is available for clients between 18-29 years old
- The preference on a current account for servicing of student loan is valid for the whole term of the student loan (in case the student has a student loan in "KBC Bank Bulgaria" EAD), after that a standard tariff for current accounts will be applied.
- The preferences for current account with debit card are valid until the client reaches the age of 30, after which a standard tariff will be applied.
- All other fees and commissions on Account "For students and youngsters", shall be according to the currently effective Tariff of the Bank".

* It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD.

Notes:

• It shall be valid for a package opened on an Activity account - The Bank shall charge the stated monthly maintenance fee upon performed over 10 debit transactions monthly (outgoing fund transfers through e-banking, utility payments, withdrawals and payments with a debit card, issued to the package, accounted within the calendar month), under the condition that on each last day of the month the account's available balance equals the monthly maintenance fee for the package.

- Package Youngsters and students may be opened to clients, between the age 18 to 25 incl.
- No fee for opening and monthly maintenance of a current account in EUR, linked to a Comfort package and a package Youngsters and students.
- Withdrawal with microcard is possible at ATM that supports contactless functionality.
- Microcard and accessory are offered always together.
- For services, not specifically indicated in Packaged Offers Section, or upon closing a package, the applicable fees shall be those as per the currently effective Tariff of the Bank.
- The terms and conditions are valid for Comfort Package Agreements with Individuals, concluded after 06.06.2016.
- Upon withdrawal of funds from the account with the debit card, linked to a package, at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the agreement's signing, but accounted after the latter date, the transactions shall be charged as per the applicable package conditions (for Standard and Privilege Packages - no fee; for Comfort and Activity Package - fee for cash withdrawal at other banks' ATMs in Bulgaria)
- Upon withdrawal of funds from the account with the debit card, linked to the package at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the Package Agreement's termination, but accounted after the latter date, the transactions shall be charged in accordance with the standard terms of this Tariff.

I.C: PAYMENT ACCOUNT WITH BASIC FEATURES /PABF/

SERVICE TYPE	BGN
Opening	
At a branch of the Bank	BGN 1.50
At a branch of the Bank and issuance of a debit card to the account	BGN 1.50
Maintenance - monthly	
No debit card to the account	BGN 2.40
With a debit card, issued to the account	BGN 2.30
Closing	
Closing a PABF, opened less than 6 months ago (as of the closing date)	No fee
Depositing funds in a PABF by the account holder	
At a teller desk	No fee
Withdrawing cash from a PABF	
At a teller desk in an office of the Bank up to BGN 1000	0.15%, min. BGN 0.90
With a debit card at an ATM, serviced by the Bank	BGN 0.20
With a debit card at an ATM, serviced by another bank in Bulgaria	BGN 1.00
Direct debit payment	
To an account with the same bank	BGN 1.90
To an account with another bank	BGN 3.90
Standing orders	
Intrabank standing orders among accounts of different holders	BGN 0.35
Interbank standing orders via BISERA	BGN 0.70
Payment transactions, effected with a payment card, including via Internet	
Payment with a debit card at a POS, serviced by the Bank	No fee
Payment with a debit card at a POS, serviced by another bank in Bulgaria	No fee
Credit transfer in Bulgarian leva	
Paper-based, to a payment account with the same bank	BGN 2.30
Via online banking to a payment account with the same bank	BGN 0.35
Paper-based through BISERA to a payment account with another bank	BGN 3.90
Via online banking through BISERA to a payment account with another bank	BGN 0.70

Paper-based to a State Budget payment account with the same bank	BGN 2.30
Via online banking to a State Budget payment account with the same bank	BGN 0.35
Paper-based through BISERA to a State Budget payment account with another bank	BGN 3.90
Via online banking through BISERA to a State Budget payment account with another bank	BGN 0.70

Notes:

- The Bank offers opening of a Payment Account with Basic Features (PABF) in Bulgarian leva (BGN), pursuant to the requirements of the Payment Services and Payment Systems' Act.
- All other fees and commissions on Payment Accounts with Basic Features, applied to services outside the scope of those, specified in Section I.C., shall be according to the currently effective Tariff for individuals of the Bank.

II. CASH OPERATIONS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Depositing		
At a teller desks of amounts up to 2 000 BGN (currency equivalent)	2 BGN	2 BGN
At a teller desks of amounts exceeding 2 000 BGN (currency equivalent)	0.20% on the amount exceeding 2 000 BGN, max. 300 BGN	0.30% on the amount exceeding 2 000 BGN, max. 400 BGN
Depositing of cash by an individual to an account of a legal entity	0.4%, min. 4.50 BGN	0.4%, min. 4.50 BGN
Depositing of cash by an individual to an account of a State Budget-spending entity	0.5%, min. 4.50 BGN	0.5%, min. 4.50 BGN
Withdrawing		
At a teller desks of amounts up to 10 000 BGN (currency equivalent)	0.60%, min. 6 BGN	0.70%, min. 6 BGN
At a teller desks of amounts exceeding 10 000 BGN (currency equivalent):		
- With prior request: Of amounts exceeding 10 000 BGN (currency equivalent)	0.60% on the entire amount min. 6 BGN	0.70% on the entire amount min. 6 BGN
- Without prior request: Of amounts exceeding 10 000 BGN (currency equivalent)	0.65% on the entire amount min. 6 BGN	0.75% on the entire amount min. 6 BGN
Funds requested in writing but not withdrawn (on the total requested amount)	0.60%	0.60%
Other commissions related to cash operations		
Depositing of coins (collected on the total amount upon depositing more than 20 coins), not applicable to a loan installment	5% min. BGN 5	N/A
Processing, counting, exchange without depositing to an account (including exchange of banknotes to coins and vice versa) *	5% min. BGN 3	N/A
Checking a banknote with doubtful authenticity (per banknote) which is not deposited in an account *	BGN 1	BGN 1
Replacement of damaged bank notes/coins*	No fee	N/A
Foreign currency exchange at the cash desk (cash desk) *	BGN 6	BGN 6

* Not available in all offices of the Bank. The Bank reserves its right to determine and change at any time a minimum sum for cash purchase and sale of foreign currency (teller transactions), by announcing such amount through a notification at its respective branch.

Notes:

- Upon withdrawal of amounts exceeding BGN 10 000 or their equivalence in foreign currency (only in case it coincides with the account currency) by one particular client on a daily basis, a prior written request 2 business days in advance in a branch of the Bank or via the Client Contact Center is required;
- Neither commission for cash operations nor notification fee shall be collected for withdrawal of term deposits on the maturity date or on the first business day, following this date, when the maturity is a non-business day; Neither commission for cash operations nor notification fee shall be collected for withdrawal of Open deposit on the first business day of the month, following the date of interest payment;

- No cash desk fees and commissions shall be collected for making cash desk payments for the purpose of repayment of liabilities under a credit product, including credit card, credit line and overdraft granted by UBB;
- Commission for cash operations shall not be collected upon coupon payment or payment at maturity, nor for repurchasing target issues of government securities;
- Unfit banknotes - strongly damaged banknotes with interrupted wholeness due to physical and chemical processes;
- Funds deposited outside the bank's business hours shall be posted with value date the first business day, following the depositing date;
- Cash transfers returned by the bank of the beneficiary shall be refunded to the sender, within 7 business days of the date of the ordered transfer. The amount shall be refunded upon the payer's request;
- No commission for cash operations shall be collected upon depositing amounts for subscription of units from UBB Asset Management and/or KBC Asset Management NV - Branch;
- Available Funds Deposit - Neither commission for cash operations, nor notification fee shall be collected for withdrawal of interest on the interest payment date during the respective month, as well as on the maturity date or on the first business day, following that date, when the maturity /interest payment date is a non-business day;
- Purchase of foreign currency at a teller desk and withdrawal in a foreign currency, different from that of the client's account, is restricted to 1 transaction of amount up to BGN 10 000 (currency equivalent) per client on a daily basis.
- The fee for depositing cash into an account of an individual shall be collected from the account of the client, unless it's paid in cash by the depositor.

III. FUND TRANSFERS

SERVICE TYPE	BGN	FOREIGN CURRENCY
Transfers to and from account - within UBB network		
Outgoing		
- at a branch/office of the bank	BGN 4	BGN 4
- through online and mobile banking	BGN 0.45	BGN 0.45
Incoming		
	No fee	No fee
Transfers to and from account – interbank		
Outgoing fund transfers via BISERA		
- through a branch of the bank	BGN 6.00	-
- through online and mobile banking	BGN 0.80	-
- Instant (BLINK) fund transfer through UBB online/UBB mobile banking/KBC Online/KBC Mobile (for amounts up to or equaling BGN 30 000)	BGN 0.80	-
Outgoing transfers through RINGS (mandatory for amounts equal or exceeding BGN 100 000)		
- at a branch of the bank	BGN 22.00	-
- through online and mobile banking	BGN 13.00	-
Incoming fund transfers through BISERA (including BLINK)/RINGS	No fee	-
Outgoing fund transfers in foreign currency		
Outgoing fund transfers in euro within the European Economic Area (EEA)		
Ordered at a branch of the bank	-	BGN 6.00
Ordered through online and mobile banking	-	BGN 0.80
Ordered at a branch of the bank (express fund transfers)	-	BGN 22.00
Ordered through online and mobile banking (express fund transfers)	-	BGN 13.00
Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA		
Ordered at a branch with Value date – 2 business days forward (spot value date) *	-	0,20% min BGN 34, max BGN 300; +BGN 18
Ordered at a branch with Value date - Next-day value date*	-	0,22% min. BGN 50 max. BGN 300; +BGN 18
Ordered through online and mobile banking with Value date – 2 business days forward (spot value date) *	-	0.15% min BGN 30, max BGN 300; +BGN 18
Ordered through online and mobile banking with Value date - Next-day value date*	-	0,20% min. BGN 40 max. BGN 300; +BGN18
Ordered at a branch with Value date – Same-day value date	-	0,22% min. BGN 50 max. BGN 400
Ordered through online and mobile banking with Value date – Same-day value date	-	0,20% min. BGN 40 max. BGN 400

Ordered at a branch of the bank or through online and mobile banking with expenses borne by the payer (OUR) -	The relevant fee for an outgoing fund transfer in foreign currency + BGN 50
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* Regarding transfers from accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

Incoming fund transfers in foreign currency

Incoming fund transfers in euro within the European Economic Area (EEA) -	No fee
Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent up to BGN 200 -	No fee

Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent over BGN 200 -	0,10% min. BGN 20 max. BGN 200
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Cash transfers – interbank

Outgoing with depositing at the cashier's desk	1%, min. BGN 10	-
Outgoing with depositing at the cashier's desk - via the RINGS system	1%, min. BGN 35	-

Direct debit

Accepting consent for direct debit	No fee	-
Initiating direct debit order	BGN 2.00	-
Initiating a refusal to pay a received direct debit order	BGN 1.00	-
Payment of a direct debit order		
Within the UBB network		
through a branch of the bank	BGN 4.00	-
through UBB online banking	BGN 0.45	-
Through BISERA		
through a branch of the bank	BGN 6.00	-
through UBB online banking	BGN 0.80	-
Through RINGS		
through a branch of the bank	BGN 22.00	-
through UBB online banking	BGN 13.00	-

Regular payment of utility bills from a current account/credit card*

Monthly maintenance fee	No fee	-
Per payment	No fee	-

Payment of tax liabilities

Through the Taxes and Fees Section in UBB online banking	BGN 1.00	-
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Payment of Electronic vignette (e-Vignette)

Through e-Vignette section in UBB Mobile	No fee	-
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UPAY Gateway Payments

Registration in the payment gateway	No fee	-
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Payment of utility bills with cards, issued by UBB	No fee	-
Payment of utility bills with cards of issuers, other than UBB - per paid bill	BGN 0.30	-
Payment of local taxes and fees – per paid tax account number	BGN 1.50	-
Donor campaign contributions	No fee	-
Effectuated payments' inquiries	No fee	-
Change of client's profile data	No fee	-
Profile recovery upon a forgotten password	No fee	-
Profile deactivation	No fee	-

Standing orders*

Registration

Standing orders among accounts of the same holder	No fee	-
Standing orders among accounts of different holders	BGN 1.00	-

Transfers

Intrabank Transfers		
Among accounts of the same holder	No fee	-
Among accounts of different holders	BGN 1.00	BGN 1.00
Interbank Transfers via BISERA	BGN 2.00	-
Changing/Adding registration	BGN 1.00	-
Deactivation of Registration	No fee	-

* The service is not available on accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff and is not available in all offices of the Bank.

Regular payments in KBC Online Bulgaria**

Regular payments to beneficiaries at other banks		
Through BISERA	BGN 0.80	
Through RINGS	BGN 13.00	
Intrabank regular payments	BGN 0.45	
Regular payments between own accounts	No fee	
Bill payments in KBC Online Bulgaria EAD **		
Creation, changing, and deletion of a subscription	No fee	
Payment of bills	No fee	

Notes:

**Applicable to individual clients who have entered a KBC Online Bulgaria contract.

Other

Current year survey fee with correspondence to another bank	BGN 20	BGN 60
Previous years survey fee with correspondence to another bank	BGN 30	BGN 80
For each additional message	-	BGN 20
For amendment of the conditions of the transfer order	-	BGN 120
Fee for cancelling a fund transfer in foreign currency	-	BGN 120
Fee for manual processing of an incoming foreign currency transfer due to non-specified IBAN (collected from the beneficiary of the transfer, except in cases when expenses to the transfer are "OUR") *	-	BGN 10

Notes:

* The service is not available on accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

- The return of received transfers upon the beneficiary's order shall be considered a fund transfer;
- Outgoing transfer via RINGS, effected through an account with a distraint imposed thereon, shall be charged a fee of BGN 14
- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts with UBB
- No fund transfer fee shall be collected upon a fund transfer within the Bank's network, between accounts of a client, ordered via online and mobile banking.
- Upon using a multiple transfer order to the state budget, each of the initiated outgoing BGN transfers shall be treated as a separately ordered payment;
- Outgoing intrabank and interbank transfers over BGN 5 000 000 (five million Bulgarian leva) or their equivalent in foreign currency are executed only if they are ordered through UBB Online. It does not apply to accounts opened in KBC Bank Bulgaria EAD prior to the date of entry into force of this Tariff and to accounts inaccessible through UBB Online.
- Deadline for accepting orders for BGN transfers through BISERA for execution within the same business day shall be 19.30 h.
- Deadline for accepting orders for BGN state budget transfers via BISERA for execution within the same business day shall be 15.00 h.
- Deadline for accepting payments through RINGS for execution within the same business day shall be 15.00 h.;
- Orders for Intrabank transfers from and to account with UBB AD shall be accepted by 16.30 h. and shall be executed with value date the same business day;
- Interbank orders for fund transfers in foreign currency through a branch shall be accepted by 15.00h. Payments ordered after this hour shall be executed on the next business day;
- Interbank orders for fund transfers in foreign currency via online and mobile banking shall be accepted by 15.30h. Payments ordered after this hour shall be processed on the next business day;
- Fund transfers in foreign currencies in EUR, USD, CHF and GBP shall be executed with value date – the same business day: For transfers from accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff, the value date must be indicated when ordering the transfer.
- Fund transfers in foreign currencies of the other EEA countries, ordered via online and mobile banking, shall be executed with value date 1 business day, while those ordered through a branch - with value date up to 2 business days; For transfers from accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff, the value date must be indicated when ordering the transfer.
- Fund transfers in JPY, TRY, CAD, AUD, RUB, ordered via online and mobile banking and a branch of the bank shall be executed with value date 2 business days.
- Express fund transfers via TARGET2 shall be executed only in EUR to banks in EEA countries, participating in TARGET 2. The service is not available on accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.
- Deadline for processing incoming transfers in foreign currency within the business day - 16.30 h.;
- COTs for receiving and processing of outgoing payment orders for accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff:
 1. For payments in BGN in paper form:
 - 1.1. For payments through RINGS – until 15.00 h. for processing with same-day value date for the beneficiary's bank
 - 1.2. For payments through BISERA – until 11.00 h. for processing with same-day value date for the beneficiary's bank and until 15.30 h. for processing with next-day value date for the beneficiary's bank
 - 1.3. For payments through SEBRA – until 13.45 h. for processing on the same business day
 - 1.4. For intrabank payments – until 17.00 h.
 2. For payments in BGN in electronic form
 - 2.1. For transfers through RINGS - until 15.30 h. for processing with same day value date for the beneficiary's bank
 - 2.2. For transfers through BISERA to a payment account in another bank:
 - Until 17.00 h. for processing with same- day value date for transfers in BGN with currency conversion except other than BGN/EUR for the beneficiary's bank. Only for transfers according to the officially announced exchange rates of the Bank;
 - Until 19:00h. for processing with same-day value date for the beneficiary's bank;
 - Until 22.00 h. for processing with next - day value date for the beneficiary's bank for transfers in BGN without conversion or with currency conversion BGN/EUR for payments through KBC Online Bulgaria.
 3. For payments through BISERA to a budget payment **18**
 - Until 15:00h. for processing with same-day value d **18** another bank: beneficiary's bank;

– Until 22:00h. for processing with next- day value date for the beneficiary's bank for transfers in BGN without conversion or with currency conversion BGN/EUR for payments through KBC Online Bulgaria.

4. For transfers through SEBRA - until 14.15 h. for processing on the same business day

5. Intra-bank transfers

- Until 17.00 h. for payments in BGN with currency conversion except BGN/EUR

- Until 22.00 h. for payments in BGN without conversion or currency conversion BGN/EUR for processing with same-day value date

- After 22.00 h. for processing with next-day value date through KBC Online Bulgaria

6. For payments in foreign currency

6.1. To other banks:

- With value date – two business days forward /spot/ - 15.30 h.

- With next-day value date- 15.30 h.

- With same-day value date for payments in US dollars and euro – 15.00 h

6.2. Intra-bank transfers – until 17.00 h.

- COTs for processing of incoming payments for accounts opened at KBC Bank Bulgaria EAD until the date of entry into force of this Tariff:

1. Payment orders from other banks:

- In foreign currency, received until 17:00h. – with SAME day value date;

- In foreign currency, received after 17:00h. – on the next working day with value date the receiving date of the payment in the Bank;

- In BGN, received through BISERA until 20:00h. – with SAME day value date;

- In BGN, received through RINGS until 16:00h. - with SAME day value date;

2. Intra-bank payments:

- In foreign currency - until 17:00h. – with SAME day value date; after 17:00h. – with NEXT day value date;

- In BGN – until 22:00h. - with SAME day value date;

- Fund transfers in EUR and in the national currencies of countries from the European Union/ European Economic Area to banks on the territory of the European Union and the European Economic Area shall be executed with an option for sharing the expenses between the payer and the beneficiary (SHA).

- For survey and change of an ordered foreign currency transfer apart from the fees of UBB, all fees of the correspondent banks, having originated in relation with these services, shall be additionally collected from the payer.

- Upon execution of outgoing fund transfers in foreign currency with expenses, shared between the payer and the beneficiary (SHA), the correspondent bank may deduct some costs from the fund transfer amount.

- Upon executing outgoing foreign currency transfers in USD with expenses OUR to banks in the USA, the Bank guarantees that the order will be executed without collecting fees from the correspondent bank in the USA, but it is possible the beneficiary's bank to withhold expenses from the transfer amount.

- No fee shall be collected upon a fund transfer in BGN, ordered through a branch (on paper) to accounts of UBB Asset Management AD, for subscription of units from UBB Mutual Funds.

- Transactions performed through the Taxes and Fees section in UBB online banking are charged per taxable person, regardless of the number of paid liabilities.

- Upon payments through the UPAY Payment Gateway (www.ubbpay.bg site) the card issuing bank may charge additional fees, of which the client can obtain information from his/her issuing bank's tariff. Upon effecting payments through UPAY, UBB clients will not be charged additionally.

- Upon payment of local taxes and fees via the UPAY payment gateway one transaction may include a random number of a taxable person's obligations for local taxes and fees per different tax account numbers to the selected municipality, as the fee shall be applicable to the payment of all obligations under each individual tax account number, made with the respective transaction.

- Upon payment of utility bills through UPAY Payment Gateway a random number of bills to different companies can be paid with one card transaction, as the applicable fee is per separate paid bill.

- For standing order performed through saving accounts an additional fee is due according to the product's characteristics.

- In the cases when to an account of the Holder there is a received fund transfer in a currency, other than the account currency, the Bank shall credit the account as at the moment of posting entries, by converting the received amount at the

announced for the day official buy /sell rates for the respective currency and for the account currency, applicable to electronic exchange of foreign currency.

IV: CARDS

International debit card VISA DEBIT /DEBIT MASTERCARD **

BGN

Card issuance	No fee
Renewal of a card with expired validity	No fee
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	BGN 5.00
Issuance of a subsequent or additional card (except for Debit Mastercard-branded card for children/adolescents)	BGN 6.00
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	BGN 0.30
ATM withdrawals from another bank in Bulgaria and in EEA countries	BGN 1.30
ATM withdrawals from a bank in non-EEA countries	BGN 5 + 1%
Cash advance in UBB branch	BGN 2 + 1%
Cash advance in branch of another Bulgarian bank	BGN 5 + 1%
Cash advance in a bank/ financial institution abroad	BGN 5 + 1%
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an UBB ATM	BGN 1.00
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 1.00
Account balance inquiry at an ATM abroad	BGN 1.00
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Unblocking a card, because of entered 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00
SMS notifications for each transaction over BGN 100 (valid until 01.09.2019)	No fee
Changes of card data trough the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Changes in a daily transaction limit through the Client Service Center*	BGN 5.00
Changes in card data through a branch of the bank (transaction limit, account number, servicing branch for the card)	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00
Delivery for a card to an address in Bulgaria (VAT incl.)	BGN 5.00
Debit cards transactions limits:	
Total daily limit for cash withdrawal	BGN 2 000
Daily limit for payment at merchants	BGN 10 000
Number of card transactions per calendar day	10

* Upon the client's request there is a possibility for increasing the cash limit for a certain period of time. The cash withdrawal limit for debit cards within 24 hours is BGN 2000. On non-business days, as well as in the time periods between 18.00 h. and 08.00 h. it is possible this limit to be restricted up to BGN 400.

International debit card DEBIT VISA CLASSIC /DEBIT MASTERCARD STANDARD *

Card issuance	No fee
Renewal of a card with expired validity	No fee
Card re-issuing before expiry	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
Annual card maintenance fee -main card Debit Mastercard Standard and Debit Visa Classic	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
Annual card maintenance fee - additional card plastic	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
Annual card maintenance fee - additional card microcard	BGN 2 / EUR 1 / USD 1.34 / GBP 0.80
Annual card maintenance fee - additional card sticker	BGN 5 / EUR 2.50 / USD 3.34 / GBP 2
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	BGN 0.30 / EUR 0.15 / USD 0.20 / GBP 0.12
Withdrawal through ATM of other banks within the country and within the countries from the European Economic Area	BGN 1.30 / EUR 0.65 / USD 0.85 / GBP 0.60
Withdrawal through ATM in countries outside the European Economic Area	BGN 5+1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
Withdrawal through POS	BGN 5+1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1%
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Account balance inquiry at an UBB ATM	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
Receipt of funds on card through POS (credit refund)	1%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	BGN 0.20 / EUR 0.10 / USD 0.14 / GBP 0.08
Card activation after entering 3 wrong PINs	Card activation after entering 3 wrong PINs
Card blocking	BGN 1 / EUR 0.50 / USD 0.67 / GBP 0.40
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Yettel user
Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Change of card operational limits	BGN 5/ EUR 2.50/ USD 3.34 / GBP 2

Notification - monthly fee for receiving text messages for operations

**BGN 0.60 / EUR 0.30 /
USD 0.40 / GBP 0.24**

Unreasonable claim on transaction

Free of charge

Send money to a recipient with card from the Bank

Free of charge

Send money to a recipient with any other BG bank's card

Free of charge

Card delivery to another UBB Bank Bulgaria AD branch

Free of charge

Card account statement upon request at an office of UBB Bank Bulgaria AD

Free of charge

**Not available in all offices of the Bank.*

Primary - offered to a main account of the child/adolescent, or additional - offered to a main account of a parent/guardian, contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from and a micro card with a payment accessory*

BGN

Card issuance	No fee
Micro card with accessory for contactless payment	No fee
Reissuance of primary card, non-expired validity (lost, stolen, destroyed)	No fee
Reissuance of additional card or micro card with accessory, non-expired validity (lost, stolen, destroyed)	BGN 5.00

Fees and Transaction limits

Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Cash withdrawal at UBB ATMs	No fee
ATM withdrawals from another bank in Bulgaria and in EEA countries for primary debit card for children/adolescents (aged from 14 up to 18 years) offered to a main account of the child/adolescent	BGN 0.30
ATM withdrawals from another bank in Bulgaria and in EEA countries for additional debit card for children/adolescents (aged from 14 up to 18 years) offered to a main account of a parent/guardian	BGN 1.20
Daily limit for cash withdrawal	BGN 100.00
Daily limit for payment at merchants	BGN 100.00
Total daily limit for cash withdrawal and payment at merchants	BGN 100.00

Notes:

- Primary contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from is being offered to an account of the child/adolescent
- Additional contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from is being offered to an account of a parent/guardian
- For all other services and transactions with a debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from the applicable fees and commissions shall be those, applied to the International Debit Card of the DEBIT MASTERCARD brand
- Withdrawal with micro card is possible at ATM that supports contactless functionality.
- Micro card and accessory are offered always together.

* Not available in all offices of the Bank.

International debit card VISA GOLD DEBIT/ WORLD DEBIT MASTERCARD * BGN

Card issuance	No fee
Payment instrument - annual maintenance fee	
Visa Gold Debit	BGN 50.00
World Debit Mastercard	BGN 100.00
Renewal of a card with expired validity	No fee
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	BGN 15.00
Issuance of subsequent or additional card	BGN 15.00
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	BGN 0.50
ATM withdrawals from another bank in Bulgaria and in EEA countries	BGN 1.20
ATM withdrawals from a bank in non-EEA countries	BGN 6 + 1.5%
Cash advance in UBB branch	BGN 2 + 1%
Cash advance in branch of another Bulgarian bank	BGN 6 + 1.5% min. BGN 20
Cash advance in a bank/ financial institution abroad	BGN 6 + 1.5% min. BGN 20
Payment at UBB POS	No fee
Payment at POS of another Bulgarian bank	No fee
Payment at POS of a bank abroad	No fee
Transfer at an ATM of amounts between a card and another account	No fee
Account balance inquiry at an UBB ATM	BGN 0.40
Account balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60
Account balance inquiry at an ATM abroad	BGN 1.50
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
PIN change (only at UBB ATM)	No fee
Unblocking a card, because of entered 3 wrong PIN codes	No fee
Blocking a lost/ stolen card	No fee
Generating a new PIN	BGN 1.00
SMS notifications for each transaction over BGN 100 (valid until 01.09.2019)	No fee
Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Changes in a daily transaction limit through the Client Service Center	BGN 5.00
Changes in card data through a branch of the bank (transaction limit, account number, servicing branch for the card)	BGN 5.00
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5.00
Delivery for a card to an address in Bulgaria (VAT incl.)	BGN 5.00
VISA Gold / World Debit Mastercard transactions limit	
Total daily limit for cash withdrawal	BGN 5 000
Daily limit for payment at merchants	BGN 20 000
Number of card transactions per calendar day	20

* Not available in all offices of the Bank.

International credit cards MASTERCARD and VISA ***BGN**

Payment instrument - MasterCard, Visa, Visa Electron card - annual maintenance fee for the first year	BGN 24
Payment instrument - Visa Gold and Master Card Gold card - annual maintenance fee for the first year	BGN 60
Payment instrument - MasterCard and Visa card - annual maintenance fee after the first year	BGN 48
Payment instrument - Visa Gold and Master Card Gold - annual maintenance fee after the first year	BGN 120
Cash depositing at UBB ATMs	No fee
Cash withdrawal at UBB ATMs	BGN 4 + 3%
ATM withdrawals from another bank in Bulgaria and in EEA countries	BGN 5 + 3%
ATM withdrawals from a bank in non-EEA countries	BGN 7 + 3%
Cash withdrawal at a POS in UBB branch	3%, min. BGN 4
Cash withdrawal at a POS of another bank	3%, min. BGN 20
Cash withdrawal at a POS abroad	3%, min. BGN 10
Payment of goods and services at merchant in Bulgaria	No fee
Payment of goods and services at merchant abroad	No fee
Fee upon transactions for betting and gambling purposes, amount refunds included	2% of the transaction amount
Penalty fee for unauthorized exceeding the limit	BGN 30
Min. mandatory amount of monthly repayment installment (includes the total amount of the due fees, commissions and interest plus min. 3% of the amount of the effected transactions)	3% min. BGN 10
Changes in card data through a branch of the bank (transaction limit, servicing branch for the card)	BGN 6
Changes in card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing)	No fee
Changes in a transaction limit through the Client Service Center	BGN 6
Temporary blocking a card (upon a client's request)	No fee
Generating a new PIN	BGN 2
Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic)	BGN 20
Reissuance of a card with non - expired validity upon the bank's initiative	No fee
Deferral of a credit card purchase into 3 or 6 equal installments	3 % of the transaction's value, one-off
Deferral of a credit card purchase into 9 or 12 equal installments	6 % of the transaction's value, one-off
Unsubstantiated chargeback of accrued interest and amounts payable on a credit card for past periods (for statements, different from the last 3)	BGN 10
Receipt of a card or a PIN code from a branch other than the issuing one	BGN 5
Card balance inquiry at an UBB ATM	BGN 0.40
Card balance inquiry at an ATM of another bank in Bulgaria	BGN 0.60

BGN 1.50

Card balance inquiry at an ATM abroad

Receipt of a card or PIN code abroad

BGN 100*

**This fee is valid only for deliveries to Zone 1 countries. For delivery to countries outside Zone 1 the fee shall be in accordance with the tariff of the respective courier company, as the expenses shall be borne by the client and shall be deducted from the credit card limit upon its activation. In case there is a PIN code also delivered with the credit card, it shall be packed in a different parcel.*

Limits for transactions with credit cards over 7 subsequent days:

Transaction limit upon payment at merchant

up to 100% of the approved credit limit

Transaction limit upon cash withdrawal at a POS/ATM

up to 100% of the approved credit limit

Transaction's number (per week)

50

Other operations with international bank cards

Obtaining cash upon a purchase at a POS of UBB AD

Visa/Mastercard Credit Card

BGN 1.50

Visa/Mastercard Debit Card

BGN 0.20

Obtaining cash upon a purchase at a POS of another bank

Visa/Mastercard Credit Card

BGN 3.00

Visa/Mastercard Debit Card

BGN 0.40

Opening an account, related to international credit card

No fee

Opening of arbitration procedure to Mastercard and VISA, payable to the respective international card organization

USD/EUR 250

Considering a chargeback from an arbitration procedure to an international card organization - Mastercard and VISA

USD/EUR 250

Withdrawing at a POS with a debit or credit card issued by another bank

3.0%, min. 10 BGN

Notes:

- For changing the way of repayment under credit cards, from payment in cash to payment from account, no fee shall be collected for changing card data.
- Deposits at ATMs made by 17.00 h. shall be posted with value date the same business day. Deposits made after 17.00 h. shall be posted with value date the next business day. Deposits made on non-business days shall be posted with value date on the next business day;
- No fee shall be collected for issuance of a primary or additional card to the Privilege account;
- EEA – European Economic Area.

** Not available in all offices of the Bank.*

International credit cards VISA CLASSIC CREDIT / BILLA VISA CLASSIC */**

Cash withdrawal limit	100% of the credit limit
Minimum payment	5%, min. BGN 10 / EUR 5
Discount for purchase/payment within the country for Billa-Visa Classic	2% for purchases with BILLA Visa Classic in BILLA in the country, without discount at other merchants
Card issuance	Free of charge
Additional card issuance	Free of charge
Card renewal	Free of charge
Card re-issuing before expiry	BGN 10 / EUR 5
Monthly/Annual card maintenance fee	Visa Classic - BGN 4.40 / BGN 44 / EUR 2.20 / EUR 22 BILLA Visa Classic - BGN 4.40 monthly fee
Monthly/Annual card maintenance fee for additional card	Visa Classic - BGN 2.60 / BGN 26 / EUR 1.30 / EUR 13 BILLA Visa Classic BGN 2.60 monthly fee
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 3 + 1.5% / EUR 1.50 + 1.5%
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 5 + 1.5% / EUR 2.50 + 1.5%
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 7 + 3% / EUR 3.50 + 3%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 1 / EUR 0.50
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Yettel users

Monthly card statement	Free of charge
Statement upon request at an office of the Bank	Free of charge
Change of operational limit	BGN 10 / EUR 5
Card blocking	BGN 10 / EUR 5
Card activation after entering 3 wrong PINs	BGN 10 / EUR 5
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Unreasonable claim on transaction	BGN 10 / EUR 5
Overlimit on credit card	BGN 10 / EUR 5
Account closure	Free of charge
Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge

**Not available in all offices of the Bank.*

***BILLA Visa Classic credit cards is offered in BGN only.*

International credit cards CARD Fix*

	BGN
Cash withdrawal limit	100% of the credit limit
Minimum payment	Depending on the credit limit <ul style="list-style-type: none"> • BGN 20 (BGN 500 - 1000 CL) • BGN 30 (BGN 1001 - 1500 CL) • BGN 40 (BGN 1501 - 2000 CL) • BGN 60 (BGN 2001 - 3000 CL) • BGN 80 (BGN 3001 - 4000 CL) • BGN 100 (BGN 4001 - 5000 CL)
Card issuance	BGN 45
Additional card issuance	BGN 15
Card renewal	Free of charge
Card re-issuing before expiry	BGN 10
Monthly/Annual card maintenance fee	Annual fee - BGN 45
Monthly/Annual card maintenance fee for additional card	Annual fee - BGN 15
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 5
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 7
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 15
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 1
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (without VAT) for Yettel users
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 10
Card blocking	BGN 10
Card activation after entering 3 wrong PINs	BGN 10

	Free of charge
Card delivery to another UBB Bank Bulgaria EAD branch	
Unreasonable claim on transaction	BGN 10
Overlimit on credit card	BGN 10
Account closure	Free of charge
Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge

** Not available in all offices of the Bank.*

International credit cards Mastercard Gold Premium*

Cash withdrawal limit	100% of the credit limit
Minimum payment	5%, min. BGN 10 / EUR 5
Card issuance	Free of charge
Additional card issuance	Free of charge
Card renewal	Free of charge
Card re-issuing before expiry	BGN 10 / EUR 5
Monthly/Annual card maintenance fee	BGN 9.40 / BGN 94 / EUR 4
Monthly/Annual card maintenance fee for additional card	BGN 5.60 / BGN 56 EUR 2.8
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 3 + 1.5% / EUR 1.50 +
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 3 + 1.5% / EUR 1.50 +
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 7 + 3% / EUR 3.50 + 3%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 1 / EUR 0.50
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (Without VAT) for Yettel users
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 10 / EUR 5
Card blocking	BGN 10 / EUR 5
Card activation after entering 3 wrong PINs	BGN 10 / EUR 5
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Unreasonable claim on transaction	BGN 10 / EUR 5
Overlimit on credit card	BGN 10 / EUR 5
Account closure	Free of charge
Send money to a recipient with card from the Bank	Free of charge
Send money to a recipient with any other BG bank's card	Free of charge

* Not available in all offices of the Bank.

International credit cards Visa Platinum*

Cash withdrawal limit	100% of the credit limit
Minimum payment	5%, min. BGN 10 / EUR 5
Card issuance	BGN 260 / EUR 130
Additional card issuance	BGN 130 / EUR 65
Card renewal	Free of charge
Card re-issuing before expiry	BGN 10 / EUR 5
Monthly/Annual card maintenance fee	Annual card maintenance fee – BGN 260 / EUR 130
Monthly/Annual card maintenance fee for additional card	Annual card maintenance fee – BGN 130 / EUR 65
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	BGN 3 + 1.5% / EUR 1.50 + 1.5%
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	0% interest, 4% fee
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	BGN 3 + 1.5% / EUR 1.50 + 1.5%
Withdrawal through ATM/POS in countries outside the European Economic Area	BGN 10 + 3% / EUR 5 + 3%
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	1%
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 1 / EUR 0.50
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (Without VAT) for Yettel users
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 10 / EUR 5
Card blocking	BGN 10 / EUR 5
Card activation after entering 3 wrong PINs	BGN 10 / EUR 5
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge
Unreasonable claim on transaction	BGN 10 / EUR 5
Overlimit on credit card	BGN 10 / EUR 5
Account closure	Free of charge
Priority Pass visit **	EUR 33.60

	Free of charge
Send money to a recipient with card from the Bank	
Send money to a recipient with any other BG bank's card	Free of charge
* Not available in all offices of the Bank.	
** The fee is charged by Priority Pass Limited – EUR 33.6 per person per visit (incl. VAT).	
International credit cards VNOSKA*	
	BGN
Cash withdrawal limit	-
Minimum payment	Sum of the monthly installments
Interest rate upon purchase/payment (yearly)	0%
Interest rate upon cash withdrawal (yearly)	Not applicable
Card issuance	BGN 25
Additional card issuance	Not applicable
Card renewal	Free of charge
Card re-issuing before expiry	BGN 10
Monthly/Annual card maintenance fee	BGN 25
Monthly/Annual card maintenance fee for additional card	Not applicable
Payment of goods and services	Free of charge
Withdrawal through ATM/POS of UBB Bank Bulgaria AD	Not applicable
Cash deposits through ATM of UBB Bank Bulgaria AD	Free of charge
Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments	Not applicable
Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area	Not applicable
Withdrawal through ATM/POS in countries outside the European Economic Area	Not applicable
Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country	Not applicable
Receipt of funds on card through POS (credit refund)	1%
Balance enquiry	BGN 1
Choice and charge of PIN	Free of charge
Send an SMS to a short number to receive a PIN	It is collected by the mobile operator: BGN 0.25 (without VAT) for A1 and VIVACOM users BGN 0.24 (Without VAT) for Yettel users
Monthly card statement	Free of charge
Statement upon request at an office of UBB Bank Bulgaria EAD	Free of charge
Change of operational limit	BGN 10
Card blocking	BGN 10
Card activation after entering 3 wrong PINs	BGN 10
Card delivery to another UBB Bank Bulgaria EAD branch	Free of charge

Unreasonable claim on transaction	BGN 10
Overlimit on credit card	BGN 10
Account closure	Free of charge
Send money to a recipient with card from the Bank	Not applicable
Send money to a recipient with any other BG bank's card	Not applicable

* Not available in all offices of the Bank.

Other services*

Delivery of an issued card abroad by special courier upon customer's request	BGN 100
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* Not available in all offices of the Bank.

Note:

The fee is applicable to countries in Europe.

Wearables*

Key fob Goldy	BGN 15
Mini purse key fob	BGN 10
Silicon wristband	BGN 5

* Not available in all offices of the Bank.

V: OTHER SERVICES

SERVICE TYPE	BGN
Preparation of statement	
Statements of account movements and card for the current year	No fee
For previous years	BGN 20
Issuing a certificate to serve before a tax authority	
	BGN 5
Issuing a certificate for presence of bank accounts, account funds, loans	
In Bulgarian	BGN 20
In a foreign language	BGN 40
Issuing of other certificates	
	BGN 20
Duplicate or photo-copy of document (per page)	
	BGN 1
Bank reference	
To Bulgarian institutions	BGN 50
To foreign institutions	BGN 75
For adjusting an accounting entry upon the client's request**	BGN 5
Special courier services for delivery of documentary parcels abroad	according to the courier's tariff
Documentary parcels abroad by registered mail	according to the courier's tariff
One-off distraintment processing fee*	BGN 20
Fund storage and monitoring fee on available balances of current and savings accounts under agreements, unilaterally terminated by the Bank with a notification to the Client	4% per annum on stored account balances, accrued on a daily basis and 200 BGN /or its equivalent in foreign currency, calculated at the exchange rate of Bulgarian National Bank at the time of calculation/ annual monitoring fee

Note:

- No fee shall be collected for preparing account movement statements for the last month of the previous year, in case such has been requested during the first month of the current year.
- FX transactions are being effected, based on the announced by the Bank official exchange rates as at the moment of posting the accounting entries, unless another exchange rate has been negotiated, pursuant to the procedure, envisaged in the General Terms.

*For accounts opened at "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff: One-time distraint processing fee in currencies other than BGN : EUR 10/ GBP 8 / USD 10 / CHF 10

** Not available in all offices of the Bank.

VI: ONLINE BANKING

UBB Online*

Registering

Online banking	No fee
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Use -monthly fee

Online banking	No fee
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Other services

Reissuing a forgotten login password via UBB branch or Call center	BGN 5
Setting a new login password via online banking	No fee
Hardware token for scanning color CRONTO codes – usage fee, payable one-off	BGN 29
Replacement of a Hardware token for scanning color CRONTO codes with a new device	BGN 29
Using a software token, integrated in the UBB Mobile application	No fee

** Not available in all offices of the Bank.*

Account information service (valid until 01.09.2019)

SMS	No fee
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Notes:

- Operations ordered through online and mobile banking channels shall be charged according to Section: Fund Transfers.
- A hardware token for scanning color CRONTO codes that has shown a defect within 2 years of its purchase will be replaced free of charge.

KBC Online Bulgaria *

Setting of specific rights for KBC Online Bulgaria	BGN 20
Re-issue of PIN for KBC Online Bulgaria	No fee
Activation of Software Token	No fee

** Not available in all offices of the Bank.*

VI.A: ELECTRONIC NOTIFICATIONS

Subscription plan SMS*

SMS 20 (20 notifications)

BGN 3

SMS 40 (40 notifications)

BGN 5

Subscription plan Viber*

Viber 20 (20 notifications)

BGN 2

Viber 40 (40 notifications)

BGN 4

E-mail*

No fee

Push notifications*

No fee

Notes:

*After submitting a request for use/change of the service "E-notifications". The service is not available in respect of accounts opened with "KBC Bank Bulgaria" EAD until the date of entry into force of this Tariff.

- The subscription for e-notifications may include notifications for account movements, monthly account balance and card transactions. E-mail notifications will be provided only for account movements and monthly account balances. The Bank reserves its right to send a determined by its number of free-of charge SMS messages to the mobile phone number, stated by the Client to the Bank, concerning transactions with bank cards, as the Client shall be entitled at any time to explicitly refuse their receipt at a branch of the Bank. The price of the e-notifications subscription plan is inclusive of VAT.
- It is possible for a client to simultaneously subscribe for more than one package type (SMS and Viber), in case he/she has selected a different notification channel for his/her cards and/or accounts. The use of the SMS or Viber notifications, included in the respective subscription plan, is not limited by time and will be valid until their full depletion.
- The push notifications refer only to card transactions. Upon activation of the push notifications for bank cards via the mobile banking application, free of charge and paid SMS/Viber messages for transactions effected with those cards shall no longer be sent. Upon deactivation of the push notifications via the mobile banking application, sending of free of charge and paid SMS/Viber messages shall not be renewed automatically. Sending of free of charge and paid SMS/Viber messages may be activated in a branch of the Bank or via the Online banking website. For remaining purchased, but unused, SMS or Viber messages, they can also be used after the renewal until fully spent.

VII: ADDITIONAL PROVISIONS

1. This Tariff shall be applicable only to individuals, not operating in their capacity as merchants, freelancers or not engaged in other economic or non-business activities.

2. Value dates:

2.1. On interest-bearing accounts in leva - the date of the accounting entry.

2.2. On interest-bearing accounts in foreign currency:

2.2.1. When crediting an account - the date of receiving funds in UBB account.

In cases when both the payer's and the beneficiary's accounts are with UBB, the value date shall be the date of rendering the service.

2.2.2. When debiting an account - the date of effecting the debit.

3. This Tariff's fees and commissions are VAT inclusive.

4. Fees and commissions shall not be collected in the following cases:

4.1. For issuing certificates upon a request of Court, prosecutor's office and investigating authorities;

4.2. For all operations in BGN and foreign currency related to the disposal with donor accounts and the raising and spending of funds for medical treatment, upon presenting the respective documents;

4.3. For depositing cash in BGN and foreign currency at a teller desk in donor accounts, opened with UBB AD;

4.4. Upon payments in BGN and foreign currency from accounts with the bank to donor accounts, opened with UBB AD, including such initiated via e-banking or at branches;

4.5. Transactions in local and foreign currency executed by UBB employees or in their favor.

5. In case of insufficient funds in a client account for payment of fees and commissions due under the current Tariff, the Bank shall be entitled to collect those from other leva or foreign currency accounts of the same client (except deposit accounts with a specified maturity).

6. Expenses for claims, relating to foreign currency transfers, initiated and rejected by the payer's bank, shall be borne by the client of UBB, who is beneficiary of the transfer.

7. For all services, not provided for in this Tariff, UBB shall collect fees and commissions on negotiable basis

8. For performing complex services, specific operations and other additional services, operations and activities, the Bank shall reserve itself the right to collect additional fees and commissions.

9. This tariff is adopted and announced on 07.02.2023 and shall enter into force with effect from the later of the following two dates: the date of the merger of "KBC Bank Bulgaria" EAD into "UNITED BULGARIAN BANK" AD, or the date on which sixty days from the publication of the Tariff on the Bank's website and in the bank offices expire and as of that date cancels: Fees and Commissions Tariff of KBC Bank Bulgaria EAD for Individual Clients and Fees and Commissions Tariff for Individuals of UNITED BULGARIAN BANK AD.

This tariff is amended and announced on 04.04.2023.

10. Within the meaning of this Tariff, "individual clients who at the date of entry into force of this tariff were customers of KBC Bank Bulgaria EAD" means clients having a payment service contract with "KBC Bank

Bulgaria" EAD prior to that date.

VIII: Discontinued Products

[Attachment 1 – Discontinued products and services in UBB AD](#)

