

## **FEES AND COMMISSIONS TARIFF OF UNITED BULGARIAN BANK APPLICABLE TO BUSINESS CLIENTS**

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# I: BUSINESS CLIENTS ACCOUNTS

## TYPE OF SERVICE

## BGN

## FOREIGN CURRENCY

### Time Deposit

Minimum balance	BGN 1 000	500 currency units
Opening	Free of charge	Free of charge
Maintenance-monthly	Free of charge	Free of charge
Closing	Free of charge	Free of charge

### Current account

Minimum balance	BGN 200	200 currency units
Opening	BGN 10	BGN 10
Maintenance with e-mail statement	BGN 10	BGN 13
Maintenance with monthly statement	BGN 17	BGN 20
Maintenance with weekly statement**	BGN 17	BGN 20
Maintenance with daily statements	BGN 25	BGN 30
Maintenance with statements sent by post*	BGN 25	BGN 30
Closing	BGN 20	BGN 20

\*Only for customers used the service before 15.03.2018

\*\* Only for customers used the service before 26.11.2018

### Current account servicing POS

Minimum balance	BGN 200	200 currency units
Opening	No fee	No fee
Maintenance with e-mail statement	BGN 6	BGN 6
Maintenance with monthly statements	BGN 12	BGN 12
Closing	BGN 20	BGN 20

### Current accounts with differentiated interest accrual\*\* - not opened from 09.05.2017

Minimum balance	BGN 200	200 currency units
Opening	BGN 10	BGN 10
Maintenance with e-mail statement	BGN 10	BGN 11.50
Maintenance with monthly statement	BGN 15	BGN 20
Maintenance with daily statements	BGN 25	BGN 30
Maintenance with statements sent by post	BGN 25	BGN 30
Closing	BGN 20	BGN 20

### Retention Account

Minimum balance	BGN 100	200 currency units
Opening	BGN 10	BGN 10
Maintenance	Free of charge	Free of charge
Closing	BGN 20	BGN 20



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## Other Accounts

### (liquidation accounts or, insolvent clients' accounts)

Minimum balance	BGN 100	200 currency units
Opening	BGN 10	BGN 10
Maintenance with monthly statement	BGN 15	BGN 15
Maintenance with daily statements	BGN 25	BGN 25
Closing	BGN 20	BGN 20

### Escrow Account

Minimum balance	Not required	Not required
Opening and maintenance	0.08 % of the contract amount, per month, or a part thereof, min BGN 35	0.08 % of the contract amount, per month, or a part thereof, min BGN 35
Statement	Free of charge	Free of charge
Closing	Free of charge	Free of charge

### Accounts for Funds of Private Enforcement Agents' (PEA) Clients

Minimum balance	Not required
Opening	No fee
Maintenance with e-mail statement	No fee
Maintenance with monthly statements	No fee
Maintenance with daily statements	No fee
Closing	No fee

### Accounts for Funds of Insurance Brokers and Agents' Clients

#### (legal entities and individuals), and Free Lancers (lawyers, notaries etc.)

Minimum balance	Not required
Opening	BGN 10
Maintenance with e-mail statement	BGN 10
Maintenance with monthly statements	BGN 15
Maintenance with daily statements	BGN 25
Issuing a certificate for availability of a client account	BGN 10
Closing	BGN 20

### DVP – account for investment agents \*\*\* - not opened from 09.05.2017

Opening	BGN 10	BGN 10
Monthly maintenance fee	BGN 40	BGN 40
Accomplishing of net settlement in corporate securities transactions under Guide 19-12002 of Bulgarian National Bank and Central Depository	BGN 3 per transfer	
Transferring funds to an investment intermediary through the Central Depository in transactions with corporate securities (MT 200)	BGN 3 per transfer	
Closing	BGN 20	BGN 20

### Reserve account - not opened from 15.03.2018



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Opening	Free of charge	Free of charge
Monthly maintenance fee	Free of charge	Free of charge
Closing	Free of charge	Free of charge

### Package Programs (monthly fee)

"Business Partnership" Package	BGN 14.90	-
„Business Partnership Start“ package - electronic	BGN 11.90	-

### New package accounts for PEA

#### Account for Funds of PEA clients (account for somebody else's funds)

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

#### Savings account – PEA

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

#### PEA Comfort Account – Fees and expenses (own funds account – fees and expenses, collected by PEA)

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

#### PEA Comfort Account – Additional activities (own funds account – funds, that PEA receives in relation to the additional activities, performed pursuant to Art. 18 of the Private Enforcement Agents Act)

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

### Other

Confirmation of information for a client for audit check needs	BGN 75	BGN 75
Maintenance with structured electronic statement	BGN 50	BGN 50
Maintenance with SWIFT MT940 statement	BGN 50	BGN 50

#### Notes:

- Account balances below the required minimum for a current account, retention account, liquidation account, insolvent clients' account, shall not bear interest;
- It is not necessary to deposit the minimum balance upon opening an account, with the exception of a term deposit;
- In case the client fails to ensure funds on his/her current account to cover the maintenance fee during a 3 month period, and the account balance is below the required minimum, the Bank shall be entitled to close the account;
- The above stated are the maximum amounts of the monthly account maintenance fees. Actual fees depend on the number of account statements;
- No closing and opening fees shall be collected in case of transforming a retention account into a current account.
- Escrow account shall be opened upon availability of a current account in BGN or EUR;
- Commissions for account statements and transfers from an escrow account shall be collected from the client's current account in the respective currency;



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- Current accounts (accounts for own funds), of client account holders, which have not been opened in relation to the scope of activity requiring opening of such client accounts, shall be treated under the tariff as current accounts;
- The fee for opening an escrow account shall be collected once-off for the whole agreement period upon opening the account;
- No fee shall be collected for opening BGN accounts by agricultural producers;
- Until 31.12.2019 no fee will be collected by the Bank for printing account statements in bank branch for periods before 2017.



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## II: CASH OPERATIONS

TYPE OF SERVICE	BGN	FOREIGN CURRENCY
Cash deposit up to BGN 2 000 (currency equivalent)	<b>BGN 1.50</b>	<b>BGN 1.50</b>
Cash deposit above BGN 2 000 (currency equivalent)	<b>0.2%, min. 3 BGN, max. 300 BGN</b>	<b>0.2%, min. 3 BGN, max. 300 BGN</b>
Cash deposit by a legal entity, other than the account holder, incl. to a state budget account	<b>0.2% on the total amount, min. BGN 3</b>	<b>0.2% on the total amount, min. BGN 3</b>
ATM Deposit	<b>Free of charge</b>	-
Cash deposit on account from PEA package*	<b>Free of charge</b>	-
*No fee shall be charged on cash deposits, made by a natural person to an account for funds of Private Enforcement Agents' clients (account for somebody else's funds).		
Cash Withdrawal up to BGN 2 000 (currency equivalent)	<b>BGN 2.00</b>	<b>BGN 2.00</b>
Cash Withdrawal above BGN 2 000 (currency equivalent) with request for amounts above BGN 10 000	<b>0.4%, min. BGN 3</b>	<b>0.4%, min. BGN 5</b>
Cash Withdrawal above BGN 2 000 (currency equivalent) without request for amounts above BGN 10 000	<b>0.5%, min. BGN 6</b>	<b>0.6%, min. BGN 12</b>
Cash Withdrawal from account from PEA package	<b>0.2%, min. BGN 1, max. BGN 100</b>	-
<b>Cash Collection</b>		
With a specialized vehicle of the Bank	<b>Negotiable</b>	<b>Negotiable</b>
Cash transportation to client sites	<b>Negotiable</b>	<b>Negotiable</b>
<b>Other Cash Commissions:</b>		
Processing, counting, exchange without depositing to an account (including exchanging banknotes for coins and vice versa)	<b>5%, min. BGN 3</b>	-
Checking a banknote with doubtful authenticity /per banknote/	<b>BGN 1</b>	<b>BGN 1</b>
Replacement of damaged banknotes and coins	<b>10%</b>	<b>N/A</b>
Coins deposit (collected on the whole amount in case of deposited more than 20 coins)	<b>5%, min. BGN 3</b>	-
Account deposit through cash collection or twenty-four-hour vault	<b>0.2%</b>	<b>0.2%</b>
Safe-keeping of valuables in a twenty-four-hour vault – per week	<b>BGN 27</b>	<b>BGN 27</b>
Safe-keeping of valuables in a twenty-four-hour vault – per month	<b>BGN 100</b>	<b>BGN 100</b>
Additional fee for incoming cash transaction through a virtual IBAN	<b>BGN 0.30</b>	<b>BGN 0.30</b>

### Notes:

- Upon withdrawal and deposit in a currency, different from the currency of the account, no cash commission shall be collected;



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- When withdrawing amounts exceeding BGN 10 000 or their equivalence in foreign currency by one client per day, a 2 business day notice shall be required. For funds requested in writing but not withdrawn, a commission of 0,5% shall be charged on the non-withdrawn amount;
- No commissions shall be collected for cash deposits of sorted banknotes, when the grounds for the deposit are expressly stated as repayment of an obligation under a loan, granted by UBB. Cash commissions shall not be due only upon a cash installment under a loan with a repayment schedule (excluding credit lines and overdrafts) and up to the amount of the currently due loan installment, in accordance with the repayment schedule;
- Strongly damaged banknotes are such with interrupted wholeness due to physical or chemical processes;
- No transfer fees shall be collected for purchase-sale and exchange of foreign currency through a non-cash transfer between accounts of the same holder;
- An agreement for safe-keeping of valuables in a twenty-four-hour vault can be entered into only with legal entities, upon the explicit condition that the valuable consignment deposited into twenty-four-hour vault, be opened by a Bank committee, and the cash found in it, be credited to the client's account with the Bank;
- Funds deposited after the Bank's business hours will be posted with value date the first business day, following the depositing date.
- Cash transfers, returned by the beneficiary's bank shall be refunded to the payer within 7 business days following the date of the ordered transfer. The amount shall be refunded upon the payer's request;
- ATM deposits, made by 17 h., shall be posted with value date the same business day. Deposits made after 17h., 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;
- All deposits, made by an individual, representing the client or an individual expressly authorized by the client to make deposits to its account or in the cases, when in the deposit reasons there are no details, typical for effecting a payment between the depositor and the account holder, shall be charged as deposits to an account;
- In all other cases the deposit shall be charged as a cash deposit to an account by a third party different from the account holder and the fee shall be collected from the depositor;
- No commission for deposits to UBB Asset Management AD accounts for subscription of shares from UBB Mutual Funds.



## III: FUNDS TRANSFERS

TYPE OF SERVICE	BGN	FOREIGN CURRENCY
<b>Transfers to and from Account – Intrabank</b>		
<b>(within UBB network)</b>		
* Outgoing		
- through the bank branch	<b>BGN 1.00</b>	<b>BGN 6.00</b>
- through e-banking	<b>BGN 0.50</b>	<b>BGN 3.00</b>
* Incoming	<b>Free of charge</b>	<b>Free of charge</b>
<b>Transfers to and from Accounts of PEA package – Intrabank</b>		
<b>(within UBB network)</b>		
* Outgoing		
- through the bank branch	<b>BGN 0.50</b>	
- through e-banking	<b>Free of charge</b>	
* Incoming	<b>Free of charge</b>	
<b>Transfers to and from Account – Interbank</b>		
* Outgoing		
- through the bank branch	<b>BGN 2.50</b>	-
- through e-banking	<b>BGN 1.00</b>	-
<b>* Outgoing fund transfers in foreign currency</b>		
<b>*Outgoing fund transfers in euro within the European Economic Area (EEA)</b>		
* Ordered at a UBB branch or through e-Banking	-	<b>0.15% min. BGN 50 max. BGN 600</b>
* Ordered at a UBB branch or through e-Banking (Express)	-	<b>0.15% min. BGN 50 max. BGN 600 + BGN 60</b>
* Ordered at a UBB branch or through e-Banking with expenses borne by the payer (OUR)	-	<b>The relevant fee for an outgoing fund transfer in foreign currency + BGN 40</b>
<b>*Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA</b>		
* Ordered at a UBB branch or through e-Banking	-	<b>0.15% min. BGN 50 max. BGN 600</b>
* Ordered at a UBB branch or through e-Banking with expenses borne by the payer (OUR)	-	<b>The relevant fee for an outgoing fund transfer in foreign currency + BGN 40</b>
* Incoming up to BGN 200	<b>Free of charge</b>	<b>No fee</b>
* Incoming over BGN 200	<b>Free of charge</b>	<b>0.1% min. BGN 25 max. BGN 200</b>





## Outgoing Transfers through RINGS

- through the bank branch	<b>BGN 15</b>	-
- through e-banking	<b>BGN 10</b>	-

## Interbank Cash Transfers at the Expense of the Payer

Outgoing with cash deposit at the cashiers' desk	<b>0.6%, min. BGN 5</b>	<b>N/A</b>
Outgoing with a cash deposit to a CIBANK account of budget institutions	<b>0.4%, min. BGN 4</b>	<b>N/A</b>
Outgoing with cash deposit at the cashiers' desk via RINGS	<b>0.7%, min. BGN 15</b>	<b>N/A</b>

## Direct Debit

Accepting of consent for direct debit	<b>Free of charge</b>	-
Initiating direct debit order	<b>BGN 1.00</b>	-
Initiating a refusal to pay a received direct debit order	<b>BGN 1.00</b>	-
Payment of a direct debit order		-
* within UBB net		
- through the bank branch	<b>BGN 1.50</b>	-
- through e-banking	<b>BGN 0.50</b>	-
* via BISERA		-
- through the bank branch	<b>BGN 2.50</b>	-
- through e-banking	<b>BGN 1.00</b>	-
* via RINGS		-
- through the bank branch	<b>BGN 14.00</b>	-
- through e-banking	<b>BGN 10.00</b>	-

## Standing orders

### Registration

Standing orders among accounts of the same holder	<b>No fee</b>	-
Standing orders among accounts of different holders	<b>BGN 1.00</b>	-

### Transfers

Intrabank Transfers		
Among accounts of the same holder	<b>No fee</b>	-
Among accounts of different holders	<b>BGN 0.50</b>	<b>BGN 3.00</b>
Interbank Transfers via BISERA	<b>BGN 1.00</b>	-
Changing/Adding registration	<b>BGN 1.00</b>	-
Deactivation of Registration	<b>No fee</b>	-

\* This service is applicable for customers that have used the service before 26.11.2018

## Payment of tax liabilities

Through Taxes and Fees section in e-banking	<b>BGN 1.00</b>	-
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## UPAY Gateway Payments

Registration in the payment gateway	<b>No fee</b>	-
Payment of utility bills with cards, issued by UBB and CIBANK	<b>No fee</b>	-
Payment of utility bills with cards of issuers, other than UBB and CIBANK - per paid bill	<b>BGN 0.30</b>	-
Payment of taxes and fees	<b>BGN 1.50</b>	-



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	-

### Mass Payroll Payments - effective as of 01.03.2015

#### Outgoing within UBB Network

Through the bank branch	BGN 1.00	BGN 6
Through e-banking or payment file	BGN 0.20	BGN 3

#### Outgoing interbank via BISERA

Through the bank branch	BGN 2.00	-
Through e-banking or payment file	BGN 1.00	-

#### Outgoing interbank via RINGS

Through the bank branch	BGN 14.00	-
Through e-banking or payment file	BGN 10.00	-

#### Processing of payroll payment file

Through the bank branch	BGN 2.00 per file	
Through e-banking or payment file	Free of charge	

#### 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 fund transfer order conditions	-	BGN 65 + commission of the correspondent bank
Fee for cancelling a fund transfer in foreign currency	-	BGN 65 + commission of the correspondent bank
Return incoming transfer (not by the fault of the Bank)	-	BGN 100
Return outgoing transfer (not by the fault of the Bank)	-	The commission for incoming transfer in foreign currency
Fiduciary operations related to transfer of funds	Negotiable	Negotiable
Fee for manual processing of an incoming foreign currency transfer due to unspecified IBAN (shall be collected from the beneficiary of the transfer, except in cases, when the expenses related to the transfer are "OUR")	-	BGN 10
Additional fee for incoming non-cash transaction through a virtual IBAN	BGN 0.30	

#### Notes:

- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts in the Bank's system;



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- No additional fee, charged on teller operations, is collected for cash transfers;
- No transfer fee shall be collected in case of funds transfer within the bank 's network, between accounts of the same holder;
- 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;
- Deadline for accepting orders for BGN transfers via BISERA for execution within the same business day shall be 15.00 h;
- Deadline for accepting payments via RINGS for execution within the same business day shall be 15.30 h.;
- Orders for intrabank transfers from and to accounts with UBB shall be accepted till 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 e-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;
- Fund transfer in the currencies of the other countries from the EEA, ordered via e-banking, will be executed with value date 1 business day, while those ordered through a branch of the bank – with value date up to 2 business days;
- Fund transfers in JPY, TRY, CAD, AUD, RUB, ordered via e-banking and through a branch of the bank, will be executed with a value date 2 business days;
- Express transfers via TARGET2 shall be executed only in EUR to banks in countries within the European Economic Area which participate in TARGET2;
- Deadline for processing incoming transfers in foreign currency within the business day - 16.30 h.
- Transfers in EUR and in the national currencies of European Union/European Economic Area countries 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), other than in cases where there is an arrangement between the parties to the transfer, under which the payer has agreed to cover in full the fees of the bank providing the payment services and the other providers included in the payment chain (OUR).
- For survey and amendment of an ordered foreign currency transfer, besides the fees of UBB, the payer shall be charged additionally with all fees of the correspondent banks, having originated in relation with these services.
- 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 execution of 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 deduct expenses from the fund transfer amount;
- No commission for transfers in BGN through the branch network (on a hard copy) in accounts of UBB Asset Management AD for subscription of shares from UBB Mutual Funds
- Transactions performed through the *Taxes and Fees* section in e-banking are charged per taxable person, regardless of the number of paid liabilities
- Upon payments through the UPAY Payment Gateway ([www.ubbpay.bg](http://www.ubbpay.bg) site) the card issuing bank may charge additional fees, of which the client can obtain information from its issuing bank's tariff. Upon effecting payments through UPAY UBB clients will not be charged additionally.
- 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 paid bill.
- Upon payment of taxes through the UPAY Payment Gateway one transaction can pay the arrears of one entity under 1 Taxable Entity's Account Number.



## IV: DOCUMENTARY COLLECTIONS

TYPE OF SERVICE	BGN	FOREIGN CURRENCY
<b>Documentary Collection Received by UBB</b>		
Documents against payment	<b>0.25% min. BGN 80 max. BGN 600</b>	
Documents against acceptance	<b>0.30% min. BGN 80 max. BGN 600</b>	
Documents free of payment	<b>0.20% min. BGN 80 max. BGN 300</b>	
Processing of documents, sent to the order of UBB	<b>0.30% min. BGN 220</b>	
Aval with cash collateral (per quarter or part thereof)	<b>0.30% min. BGN 100</b>	
Aval with other collateral	<b>Upon agreement</b>	
Advising of amendment	<b>BGN 60</b>	
Urgent processing upon a customer's request (within one banking day)	<b>BGN 80</b>	
Tracers/Inquiries	<b>BGN 70</b>	
Correspondence upon the client's order	<b>BGN 70</b>	
Return of unpaid documents	<b>BGN 80</b>	

### Documentary Collection Sent by UBB

Documents against payment/acceptance/free of payment	<b>0.25% min. BGN 80 max. BGN 600</b>	
Amendment of the collection instructions	<b>BGN 100</b>	
Urgent processing upon a customer's request (within one banking day)	<b>BGN 80</b>	
Tracers/Inquiries	<b>BGN 70</b>	
Correspondence upon the client's order	<b>BGN 70</b>	

#### Notes:

- All commissions and charges for processing of documents, received for collection, but paid with payment transfer are due and shall be collected;
- The commissions for processing documentary collection are charged upon advising/ sending the documents;
- UBB process Documentary collections that are subject to the Uniform Rules for Collections issued by ICC, Paris, the edition currently into force.



# V: LETTERS OF CREDIT

## TYPE OF SERVICE

### Letters of Credit Issued by UBB

Pre-advising	<b>BGN 60</b>
Issue with cash collateral (per quarter or part thereof)	<b>0.30% min. BGN 100</b>
Issue with other collateral (per quarter or part thereof)	<b>0.55% min. BGN 100</b>
Processing and payment of documents	<b>0.10% min. BGN 100</b>
Deferred payment / acceptance (per month or part thereof)	<b>0.10% min. BGN 100</b>
Letter of credit amendment	
Amendment with increase of amount /extension of validity	<b>Issue commission is applied</b>
Other amendment	<b>BGN 120</b>
Cancellation of customer's application for issuance or before expiry date	<b>BGN 100</b>
Urgent processing upon a customer's request (within one banking day)	<b>BGN 100</b>
Discrepancy fee	<b>BGN 200</b>
Processing of documents, sent to the order of UBB	<b>0.30% min. BGN 220</b>
Correspondence upon the client's order	<b>BGN 100</b>
Photocopying of the documents for the bank file (if not presented by the beneficiary)	<b>BGN 60 (VAT excluding)</b>

### Letters of Credit Received by UBB

Pre-advising	<b>BGN 60</b>
Advising without commitment (including advising of amendment extending the validity or increasing the L/C amount of a confirmed L/C)	<b>0.12% min. BGN 100 max. BGN 1000</b>
Confirmation (per quarter or part thereof)	<b>Upon agreement</b>
Advising an amendment (excluding extension of validity of a confirmed L/C and amount increase)	<b>BGN 100</b>
Processing, sending and payment of documents	<b>0.18% min. BGN 100</b>
Deferred payment or acceptance of L/C (per month or a part thereof)	
confirmed by UBB	<b>0.1% min. BGN 100</b>
not confirmed by UBB	<b>BGN 80</b>
Transfer of an L/C	<b>0.20% min. BGN 100</b>
Assignment of proceeds (once-off)	<b>0.15% min. BGN 100</b>
Authenticity confirmation of L/C, issued directly to the beneficiary	<b>BGN 50</b>
Advising of assignment of proceeds	<b>BGN 100</b>
Discounting	<b>Upon agreement</b>
Cancellation before the expiry date	<b>BGN 100</b>
Preliminary examination of documents	<b>BGN 100</b>
Second examination of documents, returned for correction	<b>BGN 100</b>
Urgent processing upon a customer's request (within one banking day)	<b>BGN 100</b>
Correspondence upon the client's order	<b>BGN 100</b>
Non-utilization fee	<b>BGN 80</b>
Purchase of receivables under L/C	<b>BGN 50</b>



**Notes:**

- For letters of credit, issued directly to the beneficiary, requesting to be handled by UBB AD, fees and commissions shall be charged as for letters of credit, received in UBB AD;
- The issuing commission is collected upon issuance of a letter of credit for the whole period of validity, or upon agreement between UBB and the applicant, the collected commissions are not subject to refund upon decrease of the amount of the letter of credit;
- Under revolving letters of credit the respective commission is charged on the revolving amount as if on a new letter of credit;
- When there is a tolerance in the letter of credit or "about", the commissions are charged on the amount plus tolerance as stated;
- For amendment, relating to reduction of the amount or extending the validity period, when such extension is within a quarter, for which the issuing commission has already been paid, Other Amendment Fee shall be collected;
- For amendment, relating to extending the validity period, when such extension is beyond the quarter, for which the issuing commission has already been paid, or the amendment relates to increase in the amount, a Commission for Issuing shall be charged;
- A commission for deferred payment / acceptance shall be collected for the period from the moment of presenting documents under the L/C till its maturity. The discrepancy commission is for beneficiary's account;
- Commissions for pre-advising, advising, for confirmation, for transfer of L/C, for advising of assignment of proceeds, transfer of assignment, for amendment, for urgent processing are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund;
- Processing of the issued Stand-by letters of credit and respectively the applying of the Tariff shall be made as for bank guarantees, depending on the collateral;
- Received Stand-by letters of credit, by decision of Trade Finance Section, may be processed as received letters of credit or received guarantees;
- UBB processes Documentary letters of credit that are subject to the Uniform Customs and Practice for documentary credits issued by the ICC, Paris, the edition currently in force.



## VI: CARDS

Debit MasterCard Business

**Tariff**

Maestro/Visa Business Electron debit card

**Tariff**

Visa Business debit card

**Tariff**

Visa Gold Business debit card

**Tariff**



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## VII: CHEQUES

As of 15.03.2019 this service has been discontinued.



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## VIII: OPERATIONS WITH CORPORATE SECURITIES AND COMPENSATORY INSTRUMENTS

Acceptance of a buy or a sell order	<b>BGN 4</b>
Acceptance of a buy or a sell order through trading platform U – Broker	<b>Free of charge</b>
<b>Execution of an order for purchase or sale of shares, compensatory instruments, rights and units:</b>	
Up to BGN 1 000	<b>2%, min. BGN 4</b>
From BGN 1 000 up to BGN 3 000 incl.	<b>BGN 20 + 1.75% for the amount above 1 000</b>
From BGN 3 000 up to BGN 5 000 incl.	<b>BGN 55 + 1,5% for the amount above 3 000</b>
From BGN 5 000 up to BGN 10 000 incl.	<b>BGN 85+ 1,2% for the amount above 5 000</b>
From BGN 10 000 up to BGN 20 000 incl.	<b>BGN 145 + 1% for the amount above 10 000</b>
From BGN 20 000 up to BGN 50 000 incl.	<b>BGN 245 + 0.8% for the amount above 20 000</b>
Over BGN 50 000	<b>BGN 485 + 0.5% for the amount above 50 000</b>
Execution of an order for purchase or sale of corporate bonds	<b>0.1%, min. BGN 4</b>
Execution of an order for purchase or sale of shares, compensatory instruments, rights and units through trading platform U - Broker	<b>0.5%, min. BGN 2</b>
Execution of an order for purchase or sale of corporate bonds through trading platform U – Broker	<b>0.1%, min. BGN 2</b>
<b>Purchase of shares payable in compensatory instruments:</b>	
Up to BGN 30 000 - on the nominal value:	<b>0.8%, min. BGN 10</b>
Over BGN 30 000 - on the nominal value:	<b>BGN 240 + 0.6% for the amount above 30 000</b>
Transfer of corporate securities from client's account in Central Depository AD to client's account with UBB AD	<b>BGN 4</b>
Deals on a non-regulated /OTC market/ - shares	<b>0.8%, min. BGN 10, max. BGN 400</b>
Acceptance fee for purchase orders for shares in a capital increase	<b>BGN 10</b>
For issuing a depositary receipt for financial instruments held in client's sub-account with UBB AD in the Central Depository AD	<b>BGN 4</b>
Transfer of corporate securities from client's account with UBB AD to other investment intermediary	<b>BGN 10</b>
Transfer of corporate securities from other investment intermediary to client's account with UBB AD	<b>BGN 4</b>
Issuing a depositary receipt for financial instruments on a client's account in the Central Depository AD upon termination of the agreement	<b>BGN 4</b>
Other transactions and services relating to investment intermediation	<b>Negotiable</b>



# IX: OPERATIONS WITH BULGARIAN GOVERNMENT SECURITIES AND INTERNATIONAL BONDS

## Government securities

**BGN**

For non-bank financial institutions for register maintenance (monthly) **BGN 50**

### Primary Market Deals

For placing bid for government securities auction (per one bid) **BGN 3**

Accepted bid

- Up to BGN 100 000 incl. **0.06%**

- Over BGN 100 000 **Negotiable**

Not accepted bid (per one bid) **BGN 15**

### Secondary Market Deals

Deals pursuant to Art.18 Para. 1, Para. 2, Para. 3 of Regulation 5 **BGN 15**

Deals pursuant to Art.17 Para. 1 of Regulation 5 **BGN 15**

For privatization deals under Decree 22 of the Council of Ministers on the par value of securities transferred to the account of the Ministry of Finance **BGN 15**

Maturity of issue (issued after 01.09.1997) **0.02%**

Preparing a statement on the amount of government securities held **BGN 10**

Preparing a statement on the movement of government securities held **BGN 10**

For each blocking and unblocking of government securities under the sub-register in UBB – by the pledger and the pledge under a special pledge deal **BGN 20**

Issuance of a new ownership certificate for government securities **BGN 2**

## International bonds

**BGN**

Fee per deal **BGN 15**

### Notes:

- The fees and commissions for processing deals with government securities shall be paid in Bulgarian leva (BGN) as the par value of government securities, issued in foreign currency, shall be considered an absolute figure in BGN.



Content

# X: DEPOSITARY AND CUSTODY SERVICES

## TYPE OF SERVICE

## BGN

## FOREIGN CURRENCY

### DEPOSITARY SERVICES

#### To Implement the Service Depositary Bank (Under the Public Offering of Securities Act and the Act on the Joint Stock Companies Established for Special Investment Purposes /REIT/)

Opening a register and accepting securities for safe-keeping by UBB AD as a Depositary Bank for: an investment company - open or closed type, mutual fund or a joint stock company established to special investment purposes /REIT/

**BGN 20 one off**

Servicing a register of the custody accounts for the safe-keeping of dematerialized securities in the account of UBB AD as a Depositary Bank in the Central Depository (including a monthly statement from the register) (taxable to VAT)

**BGN 25 per month**

Servicing a register for safe-keeping of government securities of the client (including a monthly statement from the register)

**BGN 50 per month**

For servicing as a Depositary Bank of a joint stock company established for special investment purposes /REIT/

**Negotiable**

Controlling the calculation of net asset value per share, price issue for the securities and redemption price of the stocks/shares of the client.

**Negotiable**

Issuance of a monthly written summary information for the held by the Depositary Bank assets of the client and transactions made with them under the Ordinance on the Activities of

**BGN 15 per each set**

Investment Companies

When changing UBB AD as a Depositary Bank - the closure of the register and any custody account, and transfer of the safe-kept securities

**BGN 10 per each account, min. BGN 100 one off**

#### Operations recorded in the opened register on the name of the client of the held dematerialized securities in an account of the Depositary Bank in the Central Depository:

Performing an order for a transfer under a custody deal of securities of the client

**BGN 5 for a single transfer**

Performing an order for transfer from or transfer to another investment intermediary of securities from/to a client account with UBB AD

**BGN 4 for a single transfer**

Performing an order for transfer of securities from its own account to the client's account with UBB AD

**BGN 4 for a single transfer**

Performing of a request of the client for participation in capital increase (subscription rights against shares) of a joint-stock company

**BGN 4 for a single transfer**

Correction of a data in a wrong order made by the client for transfer: custodian transaction, transfer from or transfer to of securities referred to the register

**BGN 5 for a single transfer**

Enter in a list of a contract for a pledge to the Central Depository

**BGN 54**

Obliteration from the list of a pledge to the Central Depository

**BGN 31**



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Blocking and unblocking of securities to the Central Depository

**BGN 45**

### Operations with an Opened Client Register for the Kept Book-Entry Securities in an Account of the Depository Bank with a Foreign Depository

Servicing a register of foreign issues of book-entry securities with a foreign Depository - Clearstream Banking SA (Luxembourg): (including a monthly statement from the register) (taxable to VAT)

**Negotiable**

Transfer/underwriting of foreign bonds of the client according to a register of the Depository Bank in a foreign Depository - Clearstream Banking SA (Luxembourg)

**Negotiable**

Transfer/underwriting of foreign shares of the client according to a register of the Depository Bank in a foreign Depository - Clearstream Banking SA (Luxembourg)

**Negotiable**

Transfer of foreign securities between two clients, which register is maintained by UBB AD (payable by each party, involved in the transfer)

**BGN 10**

Cancellation or correction of a wrongfully submitted order by the client

**The equivalence of the fee for effecting the respective operation**

For advice note upon the client's request

**BGN 20**

Allocation of income - payment of dividends, coupon and principal payments, allocation of, dividends in the form of shares, repurchase and others

**EUR 15 for each action**

Provision of information on Corporate Events (taxable to VAT)

**Negotiable**

### Preparation of Additional Written Information (Other than the Obligatory Information under the Regulation on the Activities of Investment Companies) upon the Client's Request

For the securities accepted for safe-keeping in the respective deposit accounts and registers

**BGN 10**

For the movement of securities accepted for safe-keeping for a certain period of time, per issue

**BGN 15**

Issuance of a Depository receipt for securities kept in the register of UBB AD (as a Depository Bank) in the Central Depository

**BGN 4**

Issuance of a Certificate of the client for missing or available of listed circumstances of a pledge to the Central Depository

**BGN 15**

Issuance of a Certificate of blocked or unblocked securities of the client to the Central Depository

**BGN 15**

### Other Depository Services

Servicing of custody account for safe-keeping of available securities and certification documents for held dematerialized securities (including a monthly statement from the register)

**BGN 15 per month**

Deposit or withdrawal of existing securities and certification documents for held dematerialized securities

**BGN 2 for each 100 number, but not less than BGN 4**

Payment of dividends on shares of a joint-stock companies

**Negotiable**



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Payment of liquidation shares of a joint-stock companies in bankruptcy

**Negotiable**

**Maintenance of DVP accounts and settle transactions on the Bulgarian Stock Exchange - Sofia with corporate securities of Licensed Investment Intermediaries**

Accomplishing of net settlement in corporate securities transactions under Guide 19-12002 of Bulgarian National Bank and Central Depository

**BGN 3 per transfer**

Transferring funds to an investment intermediary through the Central Depository in transactions with corporate securities (MT 200)

**BGN 3 per transfer**

**CUSTODY SERVICES TO FUNDS FOR ADDITIONAL PENSION INSURANCE**

For the service as a custodian bank to funds for additional pension insurance, required by the Social Security Code and Ordinance № 36 of the BNB

**Negotiable**



Content

# XI: LOANS

## XI.A: LOANS FOR BUSINESS CLIENTS

### TYPE OF SERVICE

### BGN

#### Survey Fee

(Payable upon submitting of the loan application. If the application is in different currency, it's calculated at the BNB fixing rate applicable for the loan application submission date.)

**0.1% on the amount, min BGN 100**

#### Management fee

The fee shall be collected upon signing the loan agreement. If the loan is in a currency different from BGN, the fee shall be re-calculated according to BNB exchange rate on the date of payment

With tenor up to 12 months incl.

**0.25% per quarter or a part thereof**

With tenor up to 12 months incl.:

For the first year (payable before loan drawdown)

**1% on the agreed amount**

For the second and each subsequent year (payable within 7 days of the beginning of the second, respectively 3rd, 4th, etc. year)

**1% on the actual debt on the principal or the bank's commitment**

Credit line

**0.25% for each quarter or a part thereof**

Overdraft

**1.5% per annum**

#### Commitment fee

Investment and working capital loans (with defined repayment schedule)

**1% once-off on the unutilized portion of the agreed tranche**

Credit line (on the non-drawn down amount, to be collected on a monthly basis on the date of interest payments)

**2% per annum**

Overdraft

**0.5% per annum**

#### Renegotiation fee

(Additionally an administration fee shall be collected also for the increased loan portion and/or the extended period – collected on the expiry date of the previous deadline, if the period is extended, otherwise – upon signing the annex)

For renegotiation

**0.25% over the credit limit, min BGN 100, or over the outstanding debt on the principal plus the additionally approved limit/principal if applicable**

For restructuring of loan according to the classification of the Bank

**0.25% on the limit or on the outstanding debt on the principal min. BGN 100**

#### Fee for delaying of documents, required upon revolving a loan

In case the documents are submitted in less than 30 days before the maturity of the loan

**0.1% of the approved loan amount**

In case the documents are submitted in less than 10 days before the maturity of the loan

**2% of the approved loan amount**



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### Partial or Full Prepayment of a Loan

In case of prepayment by refinancing /or loan agreement termination, with residual loan maturity over 1 year	<b>5% once-off</b>
In case of prepayment with own funds of loan with residual loan maturity over 1 year	<b>4% once-off</b>
In case of prepayment by refinancing /or loan agreement termination with residual loan maturity up to 1 year	<b>2% once-off</b>
In case of prepayment with own funds of loan with residual loan maturity up to 1 year	<b>1% once-off</b>

### Documentation and Legal services fees

Preparing a notary deed draft or application for registering a legal mortgage	<b>100 for the first page+ 50 per each subsequent page of the mortgage deed but not more than 600</b>
Preparing documents for registering a pledge of a commercial enterprise (agreement for pledge of a commercial enterprise, an application for registration in the Commercial Register, the Central Register of Special Pledges and other respective registers)	<b>100 (for the first page + 50 per each subsequent page of the agreement for a pledge of a commercial enterprise but not more than 600) 30 (for registering a pledge in the Central Register of Special 30 (for registration in each respective register)</b>
Preparing an application for registering a pledge under the Special Pledges' Act	<b>BGN 30</b>
Obliteration of a mortgage	<b>BGN 20</b>
Obliteration of a pledge under the Special Pledges' Act	<b>BGN 20</b>

### Combined fees for legal advice and appraisal of real estates, machines and equipment, entire commercial enterprises, intellectual property

*\* prices with VAT included*

<b>1. Apartment, floor house (with / without garage)</b>	<b>BGN 200</b>
add. for each subsequent apartment in the same building	<b>20% of the standard appraisal fee</b>
add. for each subsequent garage in the same building	<b>20% of the standard appraisal fee</b>
<b>2.1. House with adjacent land (total living area up to 300 sq.m.) for 1st floor</b>	<b>BGN 290</b>
<b>2.2. House with adjacent land (total area over 300 sq.m.) for 1 floor</b>	<b>BGN 330</b>
for each subsequent floor (for 2.1 and 2.2.)	<b>BGN 50</b>
add. for each others. self-contained object on the same terrain (for 2.1 and 2.2.)	<b>BGN 50</b>
<b>3.1. Office (up to 300 m²)</b>	<b>BGN 315</b>
<b>3.2. Office (over 300 sq.m.)</b>	<b>BGN 355</b>
added to each subsequent office in the same building (for 3.1 and 3.2)	<b>BGN 50</b>
additional garage in the same building (for 3.1 and 3.2)	<b>BGN 25</b>
<b>4.1. Shop, restaurant (with terrain or CRC-cession of right of construction , total built -up area up to 300 sq.m.)</b>	<b>BGN 340</b>
<b>4.2. Shop, restaurant (with terrain or CRC -cession of right of construction, total built-up area over 300 sq.m.)</b>	<b>BGN 380</b>
for each next commercial object in the same building (for 4.1 and 4.2)	<b>BGN 65</b>
<b>5. Garage (single occupancy)</b>	<b>BGN 100</b>
add. for each subsequent garage in the same building	<b>BGN 50</b>
<b>6.1. Other individual buildings (commercial, administrative, industrial, hotel) with terrain or PPS, up to 1000 sq.m.</b>	<b>BGN 665</b>
<b>6.2. Other individual buildings (commercial, administrative,</b>	<b>min. BGN 665 - max. BGN 2650</b>



**manufacturing, hotel) with terrain or CRC(cession of right of construction), total built-up area over 1000 sq.m.**

up to 1000 sq.m.	<b>BGN 665</b>
from 1001 sq.m. to 2000 sq.m.	<b>BGN 790</b>
from 2001 sq.m. to 3000 sq.m.	<b>BGN 910</b>
from 3001 sq.m. to 5000 sq.m.	<b>BGN 1170</b>
from 5001 sq.m. to 7500 sq.m.	<b>BGN 1420</b>
from 7501 sq.m. to 10 000 sq.m.	<b>BGN 1670</b>
from 10 001 sq.m. to 12 500 sq.m.	<b>BGN 1920</b>
from 12 501 sq.m. to 15 000 sq.m.	<b>BGN 2180</b>
from 15 001 sq.m. to 18 000 sq.m.	<b>BGN 2430</b>
over 18 001 sq.m.	<b>BGN 2650</b>

**7.1 Non-built-up land or agricultural (arable) land**

Zoned land properties	<b>BGN 290</b>
Non-zoned land properties	<b>BGN 325</b>
arable land with perennials	<b>0,10 % of the fair market value, min. BGN 300- max. BGN 2500</b>
add. for each terrain in the same area (7.1)	<b>BGN 50</b>

**7.2 Building plot - Investment project**

**min. BGN 415 - max. BGN 2650**

**8. Construction works / Certificate of execution per 1 building (on base of reference prices)**

**BGN 230**

**9.1. Light vehicles, trucks, agricultural machinery**

**BGN 100**

**9.2. Non-standard machines, aircraft, ship, technological lines**

**min. BGN 415 - max. BGN 2000**

**10. Entity assets**

**min. BGN 750 - max. BGN 3500**

**11. In case the property has been changed - through expansion, demolition, new construction, change of intended use - and/or if the previous valuation has been made by a different appraiser**

**70 % of the standard appraisal fee (in case of change)**

**12. In case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. or if the previous valuation has been made by the same appraiser**

**50 % of the standard appraisal fee (in case of no change)**

**13. Specific assessments and consultations.**

**Negotiable**

\* for a large number of objects of the same type 13 is applicable

Notes:

- The Loan Survey fees are collected at the time of submitting the application for the respective loan;
- The loan survey fees are re-calculated in a foreign currency according to BNB exchange rate on the day of submitting the application;
- The prepayment fee is calculated on the prepaid amount;
- The administration fee for the first year is collected once-off upon signing the loan agreement and within 7 days after the expiry of the 1-year period for each subsequent year;
- The administration fee is collected upon each revolving of the loan;
- The administration fee for an overdraft is collected in full regardless of the loan period – whether a year or a shorter one;
- The collected fees and commissions for loans shall not be refundable upon prepayment;
- Current loans shall be serviced in accordance with the agreed terms and conditions and shall not be subject to negotiation;
- The fees for appraisal of real estates and movables include VAT;
- Each amendment of the loan agreement shall be considered re-negotiation;
- When collecting the re-negotiation fee the outstanding principal shall include the standard and overdue principal as of the date of signing the annex;
- Upon a request for revolving a working capital loan, a credit line or overdraft, the full price shall be payable as if it were a new loan;
- The fee for "preparing documentation for registering collateral" shall be due only in the cases when the respective document is prepared by a legal advisor of the Bank. The fee shall not be collected in case the document is prepared by a notary public or an attorney at law;
- For guarantees and L/Cs, secured with collateral other than cash, apart from the fees due in accordance with Chapter XII. Guarantees, respectively Chapter V. Letters of Credit, the client shall pay fees and commissions in accordance with the current chapter.



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- It is acceptable to collect ex-officio the management fee for credit – overdraft for business clients (excluding overdraft loans under programs with financial instruments) from the approved limit. For the first year the management fee to be collected, upon client's request, from the overdraft, or another account, or to be paid by cash deposit. For each subsequent year, in the case of revolving the credit, the management fee can be collected from the overdraft limit only in case that no funds are secured by the client to the account of overdraft, or other own accounts.



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## XI.B: LOANS FOR MICRO BUSINESS CLIENTS

### Survey Fee

(Payable upon submitting of the loan application. If the application is in different currency, it's calculated at the BNB fixing rate applicable for the loan application submission date)

**0.1% on the amount, min. BGN 50**

### Management fee

**1%**

### Commitment fee

**0.50%**

### Renegotiation fee

(Additionally an administration fee shall be collected also for the increased loan portion and/or the extended period – collected on the expiry date of the previous deadline, if the period is extended, otherwise – upon signing the annex)

**0.25%**

### Full Prepayment of a Loan

in case of refinancing

**5%**

with own funds

**1%**

### Combined fees for legal advice and appraisal of real estates, machines and equipment, entire commercial enterprises, intellectual property

*\* prices with VAT included*

#### 1. Apartment, floor house (with / without garage)

**BGN 200**

add. for each subsequent apartment in the same building

**20% of the standard appraisal fee**

add. for each subsequent garage in the same building

**20% of the standard appraisal fee**

#### 2.1. House with adjacent land (total living area up to 300 sq.m.) for 1st floor

**BGN 290**

#### 2.2. House with adjacent land (total area over 300 sq.m.) for 1 floor

**BGN 330**

for each subsequent floor (for 2.1 and 2.2.)

**BGN 50**

#### 3.1. Office (up to 300 m<sup>2</sup>)

**BGN 315**

#### 3.2. Office (over 300 sq.m.)

**BGN 355**

added to each subsequent office in the same building (for 3.1 and 3.2)

**BGN 50**

additional garage in the same building (for 3.1 and 3.2)

**BGN 25**

#### 4.1. Shop, restaurant (with terrain or CRC-cession of right of construction, total built-up area up to 300 sq.m.)

**BGN 340**

#### 4.2. Shop, restaurant (with terrain or CRC-cession of right of construction, total built-up area over 300 sq.m.)

**BGN 380**

for each next commercial object in the same building (for 4.1 and 4.2)

**BGN 65**

#### 5. Garage (single occupancy)

**BGN 100**

add. for each subsequent garage in the same building

**BGN 50**

#### 6.1. Other individual buildings (commercial, administrative, industrial, hotel) with terrain or PPS, up to 1000 sq.m.

**BGN 665**

#### 6.2. Other individual buildings (commercial, administrative, manufacturing, hotel) with terrain or CRC(cession of right of construction), total built-up area over 1000 sq.m.

**min. BGN 665 - max. BGN 2650**

up to 1000 sq.m.

**BGN 665**

from 1001 sq.m. to 2000 sq.m.

**BGN 790**

from 2001 sq.m. to 3000 sq.m.

**BGN 910**



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from 3001 sq.m. to 5000 sq.m.	<b>BGN 1170</b>
from 5001 sq.m. to 7500 sq.m.	<b>BGN 1420</b>
from 7501 sq.m. to 10 000 sq.m.	<b>BGN 1670</b>
from 10 001 sq.m. to 12 500 sq.m.	<b>BGN 1920</b>
from 12 501 sq.m. to 15 000 sq.m.	<b>BGN 2180</b>
from 15 001 sq.m. to 18 000 sq.m.	<b>BGN 2430</b>
over 18 001 sq.m.	<b>BGN 2650</b>
<b>7.1 Non-built-up land or agricultural (arable) land</b>	
Zoned land properties	<b>BGN 290</b>
Non-zoned land properties	<b>BGN 325</b>
arable land with perennials	<b>0,10 % of the fair market value, min. BGN 300-max. BGN 2500</b>
add. for each terrain in the same area (7.1)	<b>BGN 50</b>
<b>7.2 Building plot - Investment project</b>	<b>min. BGN 415 - max. BGN 2650</b>
<b>8. Construction works / Certificate of execution per 1 building (on base of reference prices)</b>	<b>BGN 230</b>
<b>9.1. Light vehicles, trucks, agricultural machinery</b>	<b>BGN 100</b>
<b>9.2. Non-standard machines, aircraft, ship, technological lines</b>	<b>min. BGN 415 - max. BGN 2000</b>
<b>10. Entity assets</b>	<b>min. BGN 750 - max. BGN 3500</b>
<b>11. In case the property has been changed - through expansion, demolition, new construction, change of intended use - and/or if the previous valuation has been made by a different appraiser</b>	<b>70 % of the standard appraisal fee (in case of change)</b>
<b>12. In case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. or if the previous valuation has been made by the same appraiser</b>	<b>50 % of the standard appraisal fee (in case of no change)</b>
<b>13. Specific assessments and consultations.</b>	<b>Negotiable</b>

\* for a large number of objects of the same type 13 is applicable

#### Notes:

- Collected loan related fees and commissions are not subject of refund upon partial or full repayment.
- For renegotiation of a loan, the Bank considers each change of the loan agreement, excluding revolving of the loan. Upon collection of the renegotiation fee, in outstanding principal will be included regular and overdue principle as of the annex signing date.
- The management fee is collected upon utilization on the approved loan amount and annually on the principal amount.
- The overdraft management fee shall be collected in full amount, no matter whether the loan is for a 1-year, or a shorter period. Administration commission shall be collected upon each revolving of the loan
- Management fee shall be collected upon each revolving of the loan.



## XII: BANK GUARANTEES

### SERVICE

#### Guarantees, ISSUED by UBB

Pre-advising	<b>BGN 60</b>
Issue with cash collateral (per quarter or a part thereof )	
For bank guarantees in foreign currency	<b>0.30% min. BGN 100</b>
For bank guarantees in BGN	<b>0.30% min. BGN 60</b>
Issue with other collateral (per quarter or a part thereof)	<b>0.55% min. BGN 100</b>
Processing of a claim	<b>0.10% min. BGN 100</b> <b>max. BGN 750</b>
Guarantee amendment	
Amendment with increase of amount/extension of validity	<b>Issue commission is applied</b>
Other amendment	<b>BGN 100</b>
Cancellation of a customer's application	<b>BGN 80</b>
For urgent processing upon the client's request (within one banking day)	<b>BGN 100</b>
Correspondence upon the client's order	<b>BGN 60</b>
Bank guarantee for confirming financial stability	<b>3% per annum, min. BGN 250</b>

#### Guarantees, received in UBB

Pre-advising	<b>BGN 60</b>
Advising without commitment (including advising of a change, relating to increasing the amount)	<b>0.10% min. BGN 100</b> <b>max. BGN 500</b>
Advising an amendment (excluding amount increase)	<b>BGN 100</b>
Processing of a claim:	
For guarantees advised by the Bank	<b>BGN 100</b>
For guarantees issued directly to the beneficiary	<b>0.10% min BGN 200,</b> <b>max BGN 600</b>
Assignment of proceeds	<b>0.15% min. BGN 70 max. BGN 700</b>
Authenticity confirmation of guarantee, issued directly to the beneficiary	<b>BGN 60</b>
For urgent processing upon the client's request (within one banking day)	<b>BGN 60</b>
Correspondence upon the client's order	<b>BGN 60</b>

#### Notes:

- Documentary bank guarantees issued and received with UBB and having the characteristics of letters of credit, are treated as letters of credit;
- The issuance commission is collected in advance, from the issuance date of the guarantee until the latest date of the liability of the bank under the guarantee, or upon agreement between UBB and the applicant., The collected commissions are not subject to refund upon decrease of the amount of the guarantee;
- For amendment, relating to reduction of the amount or extending the validity period, when such extension is within a quarter, for which the issuing commission has already been paid, Other Amendment Fee shall be collected;
- For amendment, relating to extending the validity period, when such extension is beyond the quarter, for which the issuing commission has already been paid, or the amendment relates to increase in the amount, a Commission for Issuing shall be charged;
- Upon increase of the amount of a bank guarantee, a commission as if on a new one is charged on the amount of the increase;
- The minimum fees/commissions relate to each quarter or a part thereof, regardless of the guarantee period.



## XIII: OTHER SERVICES

TYPE OF SERVICE	BGN	CURRENCY
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### Preparation of Statements

For the current year	<b>BGN 10</b>
For each previous year	<b>BGN 30</b>
Account turnover statements for the current year	<b>BGN 2</b>

### Issuing a Certificate

In Bulgarian	<b>BGN 20</b>
In a foreign language	<b>BGN 30</b>
Certificate for a bank account number required by Agriculture State Fund in connection with the Single Area Payment Scheme – SAPS and extra payments on local basis	<b>BGN 5</b>

### True Copy or Photo Copy of a Document

Per page	<b>BGN 1</b>
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### Filling-in a Bank Payment Document

**BGN 1**

### Bank Reference

To Bulgarian institutions	<b>BGN 35</b>
To foreign institutions	<b>BGN 75</b>
Upon request of a correspondent bank	<b>BGN 115</b>

### Install a physical and virtual POS terminal at a merchant for accepting cards

Fees and commissions payable by the merchant	<b>Negotiable</b>
Collection of an inactive POS Terminal:	
Returned by a physical POS terminal to a branch of the bank	<b>No fee</b>
Collection of a physical POS terminal by a bank representative from a merchant's office or a merchant's office	<b>BGN 50 per each POS terminal</b>

### When Effecting FX Operations, Regardless of the Commissions Collected on the Respective Payment Forms, the Exchange Rates at which Those Transactions Should Be Effected Are the Following:

Up to 10 000 BGN equivalence	<b>At the Bank's buy/sell exchange rate</b>
Over 10 000 BGN equivalence	<b>Negotiable</b>
For adjusting an accounting entry upon the ordering client's request	<b>BGN 5</b>
Special courier services for delivery of documentary parcels abroad	<b>BGN 12 + actual expenses</b>
Documentary parcels abroad by registered mail	<b>BGN 12</b>
Courier services for documentary parcels within the country	<b>BGN 6</b>



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For performing a check on a test-key, encoded by UBB, verifying a test-key without responsibility for UBB or providing a test-key to other banks	-	<b>BGN 100</b>
For verifying the authenticity of signatures, telegraphic and telex test-keys without responsibility on the part of UBB	-	<b>BGN 100</b>
Distraintment maintenance fee		<b>BGN 20</b>



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## XIV: BANK SAFES

Branch	UBB AD Fees and Commissions Tariff for renting safety deposit boxes depending on their size (BGN) (VAT included)				
	sizes	1 month	3 months	6 months	12 months
I - Maria Luiza branch	5 cm.	30.00	50.00	80.00	120.00
	7.5 cm.	40.00	70.00	100.00	140.00
	10 cm.	50.00	80.00	120.00	160.00
	15 cm.	60.00	90.00	130.00	170.00
	20 cm.	70.00	100.00	140.00	180.00
	30 cm.	80.00	110.00	150.00	190.00
	45 cm.	90.00	120.00	200.00	250.00
	60 cm.	100.00	150.00	240.00	270.00
II - Tundzha branch, Alabin branch Laiptsig branch	small	50.00	80.00	120.00	160.00
	mid-sized	60.00	120.00	140.00	180.00
	large	80.00	140.00	160.00	220.00
III - Blagoevgrad branch Ruse branch	small	50.00	90.00	160.00	240.00
	mid-sized	80.00	110.00	180.00	300.00
	large	100.00	160.00	240.00	340.00
Number of free-of-charge visits		4	12	24	48
Each subsequent visit		BGN 5.00			
At Tundzha branch, strongboxes are rented out for an annual fee of BGN 1200, VAT included, with unlimited number of visits					
Loss/damage of one (two) key (s) of a renter	All costs for replacement of the lock				
Release / conclusion of a new contract for renting a safe deposit box (for each day after expiry of the term of validity of the rental agreement)	BGN 1.00				



# XV: ELECTRONIC BANKING

## Registering

Internet Banking

**No fee**

## Use -monthly fee

Internet Banking

**No fee**

## Other Services

Reissuing a forgotten login password via UBB branch or Call center

**BGN 5**

Reissuing a forgotten login password via e-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**

## Account Information Service

SMS

**No fee**

Note:

- Operations ordered through electronic 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.



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## XVI: FACTORING

### Fee for assessment of the financing limit of the supplier:

For a limit up to BGN 200 000	<b>BGN 200</b>
For a limit between BGN 201 000 and BGN 400 000	<b>BGN 400</b>
For a limit between BGN 401 000 and BGN 1 000 000	<b>BGN 1 000</b>
For a limit between BGN 1 001 000 to BGN 2 000 000	<b>BGN 2 000</b>
For a limit exceeding BGN 2 000 000	<b>BGN 4 000</b>

### Fee for renegotiation of a financing limit of a supplier

When a request for renegotiation, referring to an increase of an existing financing limit of a Supplier, is received, the fees for analysis and assessment of a financing limit of the supplier are applied, the calculation based on the sum total of the Supplier's existing factoring limit and the requested increase.

### Fee for analysis and assessment of a debtor limit

Analysis and assessment of each debtor on a recourse factoring facility	<b>BGN 40</b>
Analysis for each approved debtor under the factoring facility without recourse	<b>BGN 90</b>
Analysis and assessment of each debtor on an export factoring facility with recourse	<b>Varies depending on the country of the debtor</b>

### Other fees

Fee for changes of other parameters of a factoring facility without changes in the of the overall approved factoring limit of the supplier	<b>0.15% on the total financing limit of the Supplier</b>
Fee for termination of the Factoring Agreement prior to maturity by the Supplier	<b>2% on the total financing limit of the Supplier</b>
Fee for issuance of an account statement for the current period	<b>BGN 50</b>
Fee for issuance of a statement for each previous year	<b>BGN 100</b>
Fee for issuance of a statement regarding invoices interest, fees and commissions	<b>BGN 20</b>
Fee for issuance of a certificate in Bulgarian	<b>BGN 20</b>
Fee for issuance of a certificate in English	<b>BGN 40</b>
Fee for a copy or photocopy of a document	<b>BGN 2.00 per page</b>
Fee for express processing of a disbursement request (within 2 hours from receipt of all necessary documents)	<b>BGN 50</b>
Costs of legal services	<b>Negotiable</b>

#### Notes:

- The fees and commissions set out in this section are quoted net of VAT and are subject to taxation as per the Law on Value Added Tax.
- The fee for assessment is due prior to the initial examination of the factoring request and at each annual review thereafter.
- The assessment fee is collected upon submission of a factoring request from a client and is not refundable in case of cancellation or partial approval of the request for a factoring limit.
- In the event that the requested factoring limit is in a currency different than BGN, the requested factoring limit shall be converted at the exchange rate of the Bulgarian National Bank on the day of submission of the factoring request.



- In addition to the fee for assessment of the financing limit of the supplier, assessment fees for each requested debtor limit are applicable, as indicated in paragraph “Fees for assessment of a debtor limit on a factoring transaction”.
- The fee for assessment of a debtor limit on a factoring facility is applied in addition to the fee for processing and analysis of a financing limit of a supplier and is due prior to the initial examination of the deal and on each annual review thereafter. The fee is applicable to the requested change of the approved debtor sub-limit / or changes in the deferred payment period of the debtor. Upon receiving a request for changes in more than one parameter, the applicable fee is charged only once.
- In export factoring without recourse the fees for analysis and assessment are calculated on the requested credit limit, not on the financing limit.
- The fees for issuance of statements are applicable to statements with specific content, different from the standard reports, provided by the Factor for each transaction.
- Upon termination of the Factoring Contract prior to maturity, the collected fees and commissions are not subject to reimbursement.
- For all factoring services, which are not included in this Schedule, fees and commissions will be subject to negotiation.
- UBB reserves the right to charge additional fees and commissions for services, which involve additional work, unusual complexity or commitment



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## XVII: ADDITIONAL PROVISIONS

1. This Tariff shall be applicable to business customers, meaning all customers operating in their capacity as merchants, freelancers or other customers engaged in non-commercial activities in Bulgaria or abroad.
2. Value dates:
  - 2.1. On interest-bearing accounts in BGN – the date of accounting entry.
  - 2.2. On interest-bearing accounts in foreign currency:
    - 2.3. 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.
    - 2.4. When debiting an account – the date of effecting the debit.
3. This Tariff's fees and commissions, chargeable pursuant to the VAT Act, are inclusive of Value Added Tax, unless additional accrual of VAT is explicitly stated.
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
5. For all services, not provided for in this Tariff, UBB shall collect fees and commissions on negotiable basis.
6. Expenses for claims on foreign currency transfers, claimed and rejected by the payer's bank, shall be at the expense of the client of UBB, beneficiary of the transfer.
7. 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).
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. Operations related to the cash performance of state and municipal budgets shall be effected by the bank free of charge, pursuant to Art. 29, Para. 3 of the State Budget Act. For all other payments servicing the activity of budget-spending entities, with the exception of entities, involved in the Single Account system, the collected fees and commissions shall be in accordance with UBB Fees and Commissions' Tariff.
10. This Tariff is in effect since 15.03.2019

