

# FEES AND COMMISSIONS TARIFF

## OF UNITED BULGARIAN BANK AD

### 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 50 | BGN 150 |
| Opening                              | BGN 10 | BGN 20  |
| Maintenance with e-mail statements*  | BGN 14 | BGN 20  |
| Maintenance with monthly statements  | BGN 20 | BGN 36  |
| Maintenance with weekly statements** | BGN 25 | BGN 46  |
| Maintenance with daily statements    | BGN 25 | BGN 46  |
| Closing                              | BGN 30 | BGN 30  |

\* Regarding accounts opened at KBC Bank Bulgaria EAD, before the date of entry into force of this tariff, it is necessary to be submit an application for activation of the service sending of statements by e-mail.

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

### Current account servicing POS\*

|                                     |                |                    |
|-------------------------------------|----------------|--------------------|
| Minimum balance                     | BGN 200        | 200 currency units |
| Opening                             | Free of charge | Free of charge     |
| Maintenance with e-mail statement   | BGN 10         | BGN 10             |
| Maintenance with monthly statements | BGN 16         | BGN 16             |
| Closing                             | BGN 20         | BGN 20             |

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

### Retention Account

|                     |        |        |
|---------------------|--------|--------|
| Opening             | BGN 20 | BGN 20 |
| Maintenance monthly | BGN 10 | BGN 10 |
| Closing             | BGN 30 | BGN 30 |

### Liquidation accounts and accounts of clients undergoing bankruptcy proceedings

|                                     |         |                    |
|-------------------------------------|---------|--------------------|
| Minimum balance                     | BGN 100 | 200 currency units |
| Opening                             | BGN 20  | BGN 20             |
| Maintenance with e-mail statements  | BGN 14  | BGN 20             |
| Maintenance with monthly statements | BGN 25  | BGN 46             |
| Maintenance with daily statements   | BGN 25  | BGN 46             |
| Closing                             | BGN 30  | BGN 30             |

### Special Accounts (escrow, safeguarding and others)

|                         |                |                |
|-------------------------|----------------|----------------|
| Minimum balance         | Negotiable     | Negotiable     |
| Opening and maintenance | Negotiable     | Negotiable     |
| Statement               | Free of charge | Free of charge |
| Closing                 | Negotiable     | Negotiable     |

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

|                                     |                |
|-------------------------------------|----------------|
| Minimum balance                     | Not required   |
| Opening                             | Free of charge |
| Maintenance with e-mail statement   | Free of charge |
| Maintenance with monthly statements | Free of charge |
| Maintenance with daily statements   | Free of charge |
| Closing                             | Free of charge |

## 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 12       |
| Maintenance with monthly statements                        | BGN 19       |
| Maintenance with daily statements                          | BGN 25       |
| Issuing a certificate for availability of a client account | BGN 10       |
| Closing  | BGN 20       |

## New package accounts for PEA

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

|                       |                |   |
|-----------------------|----------------|---|
| Minimum balance       | Not required   | - |
| Opening               | Free of charge | - |
| Maintenance - monthly | Free of charge | - |
| Closing               | Free of charge | - |

## Savings account – PEA

|                       |                |   |
|-----------------------|----------------|---|
| Minimum balance       | Not required   | - |
| Opening               | Free of charge | - |
| Maintenance - monthly | Free of charge | - |
| Closing               | Free of charge | - |

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

|                       |                |   |
|-----------------------|----------------|---|
| Minimum balance       | Not required   | - |
| Opening               | Free of charge | - |
| Maintenance - monthly | BGN 1          | - |
| Closing               | Free of charge | - |

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               | Free of charge | - |
| Maintenance - monthly | BGN 1          | - |
| Closing               | Free of charge | - |

## DVP – account for investment agents

|                         |               |  |
|-------------------------|---------------|--|
| Opening                 | <b>BGN 10</b> |  |
| Monthly maintenance fee |               | <b>According to Tariff for Fees and Commissions applicable to contracts with clients for the provision of investment and/or additional services related to financial instruments</b> |

|         |               |  |
|---------|---------------|--|
| Closing | <b>BGN 20</b> |  |
|---------|---------------|--|

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

## Safekeeping fee for account balances in BGN and EUR of legal entities and sole traders

|   |                       |                       |
|---|-----------------------|-----------------------|
| Cumulative daily balance for all client accounts in BGN and EUR up to BGN 500 000 (including) | <b>Free of charge</b> | <b>Free of charge</b> |
| Cumulative daily balance for all client accounts in BGN and EUR over BGN 500 000              | <b>Free of charge</b> | <b>Free of charge</b> |

## Other account-related services

Confirmation of information for a client for audit check needs (VAT included)

Bulgarian language **BGN 150**

English language **BGN 250**

Express service – 7 working days (VAT included)

Bulgarian language **BGN 300**

English language **BGN 350**

**Maintenance with structured electronic statement\*** **BGN 50** **BGN 50**

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

## Payments in format MT 101-Incoming

|                        |                               |                               |
|------------------------|-------------------------------|-------------------------------|
| Implementation         | <b>BGN 100 (one-time fee)</b> | <b>BGN 100 (one-time fee)</b> |
| Monthly fee            | <b>BGN 50 (per account)</b>   | <b>BGN 50 (per account)</b>   |
| Termination or changes | <b>BGN 40</b>                 | <b>BGN 40</b>                 |

## Statement via SWIFT in MT940 format

|   |                               |                               |
|---|-------------------------------|-------------------------------|
| Implementation                          | <b>BGN 100 (one-time fee)</b> | <b>BGN 100 (one-time fee)</b> |
| Maintenance fee                         | <b>BGN 60 (per account)</b>   | <b>BGN 60 (per account)</b>   |
| Change or adding of a new SWIFT address | <b>BGN 100 (one-time fee)</b> | <b>BGN 100 (one-time fee)</b> |

## Statement via SWIFT in MT942 format\*

|   |                               |                               |
|---|-------------------------------|-------------------------------|
| Implementation                          | <b>BGN 100 (one-time fee)</b> | <b>BGN 100 (one-time fee)</b> |
| Maintenance fee                         | <b>BGN 40 (per account)</b>   | <b>BGN 40 (per account)</b>   |
| Change or adding of a new SWIFT address | <b>BGN 100 (one-time fee)</b> | <b>BGN 100 (one-time fee)</b> |

\*For business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

**One-off fee for distraint processing****BGN 20****Notes:**

- The Safekeeping fee on current account and term deposits balances of legal entities and sole proprietors is assessed for the days the respective threshold in the Tariff is exceeded (on a daily basis) and is collected on a monthly basis by the 10th day of each calendar month for the preceding month. The fee is not charged for accounts of Budget Institutions, Enforcement Agents, trustee (receiver in bankruptcy) account, ESCROW, donor campaign, retention, liquidation and letter of credit accounts, as well as accounts holding third party funds, balances, servicing as collateral for loan exposures. The BGN equivalent of balances in EUR currency accounts will be calculated on a daily basis through the BNB fixing for the respective day.
- 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;
- The monthly maintenance fee for retention account is applicable, in case the account is not closed within 6 months from its opening;
- The Bank has the right to close an account of a Client, who has not paid the fee for its maintenance over a 6 (six)-month period;
- 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;
- 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;
- Free of charge shall be collected for opening BGN accounts by agricultural producers;
- All other account types and services to those, which have not been explicitly provided for in Section I, shall be charged as stated in Other Accounts section.
- The distraint processing fee does not apply to current accounts with distraints and other rights of third parties and accounts servicing installments under credit agreements concluded with the bank. For accounts opened at KBC Bank Bulgaria EAD the one-time fee for distraint processing in currencies other than BGN is EUR 10/ GBP 8 / USD 10 / CHF 10.

## II: PACKAGE PROGRAMS\*

### Package Programs (monthly fee)

|   |                  |
|---|------------------|
| „Business Partnership“ Package                      | <b>BGN 18.90</b> |
| „Business Partnership Start“ package - electronic   | <b>BGN 13.90</b> |
| „Business Partnership Express“ package - electronic | <b>BGN 18.90</b> |
| „Business Partnership Optimum“ package - electronic | <b>BGN 29.90</b> |
| „Business Partnership Silver“ package               | <b>BGN 35</b>    |
| „Business Partnership Gold“ package                 | <b>BGN 70</b>    |

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

### III: ONLINE BANKING

#### UBB Online

|  |                |
|--|----------------|
| Registering  | Free of charge |
| Monthly fee (per Client)   | Free of charge |
| Reissuing a forgotten login password via UBB branch or Call center                               | BGN 5          |
| Reissuing a forgotten login password via online banking  | Free of charge |
| Hardware token for scanning color CRONTO codes – usage fee, payable one-off (VAT included)       | BGN 29         |
| Replacement of a Hardware token for scanning color CRONTO codes with a new device (VAT included) | BGN 29         |
| Using a software token, integrated in the UBB Mobile application                                 | Free of charge |

- Note:
- Operations ordered through online and mobile banking channels shall be charged according to Section IV: 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\*

|  |                |
|--|----------------|
| Registering  | Free of charge |
| Monthly fee (per Client)                             | Free of charge |
| Setting of a specific rights for KBC Online Bulgaria | BGN 20         |
| Re-issue of PIN                                      | BGN 5          |
| Activation of TOKEN                                  | Free of charge |
| Hardware TOKEN (VAT included)                        | BGN 60         |
| Software TOKEN                                       | Free of charge |

\*For business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

- Note:
- Operations ordered through online and mobile banking channels shall be charged according to Section IV: Fund Transfers;

## IV: FUNDS TRANSFERS

| TYPE OF SERVICE  | BGN            | FOREIGN CURRENCY                            |
|--|----------------|---|
| <b>Transfers to and from Account – Intrabank (within UBB network)</b>  |                |   |
| Outgoing   |                |   |
| - through the bank branch  | BGN 4.50       | BGN 4.50                                    |
| - through online and mobile banking  | BGN 0.60       | BGN 0.60                                    |
| Incoming   | Free of charge | Free of charge                              |
| <b>Transfers to and from Accounts of PEA package – Intrabank (within UBB network)</b>  |                |   |
| Outgoing   |                |   |
| - through the bank branch  | BGN 0.50       |   |
| - through online and mobile banking  | Free of charge |   |
| Incoming   | Free of charge |   |
| <b>Transfers to and from Account – Interbank</b>   |                |   |
| <b>Outgoing fund transfers in BGN currency</b>   |                |   |
| <b>Outgoing through BISERA</b>   |                |   |
| - through the bank branch  | BGN 7          | -   |
| - through online and mobile banking  | BGN 1.20       | -   |
| - Instant (BLINK) fund transfer through UBB Online, UBB Mobile, KBC Online Bulgaria and KBC Mobile Bulgaria (for amounts up to or equaling BGN 30 000) | BGN 1.20       | -   |
| <b>Outgoing Transfers through RINGS (mandatory for amounts equal or exceeding BGN 100 000)</b>   |                |   |
| - through the bank branch  | BGN 40         | -   |
| - through online and mobile banking  | BGN 10         | -   |
| Incoming through BISERA (including BLINK) / RINGS  | Free of charge | -   |
| <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  | -              | BGN 7                                       |
| Ordered through online and mobile banking  | -              | BGN 1.20                                    |
| Ordered at a UBB branch (Express)  | -              | BGN 40                                      |
| Ordered through online and mobile banking (Express)  | -              | BGN 10                                      |
| <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 with value day SAME Day  | -              | 0.2% min. BGN 50<br>max. BGN 600            |
| Ordered through online and mobile banking with value day SAME Day  | -              | 0.15% min. BGN 50<br>max. BGN 600           |
| Ordered at a UBB branch with value day NEXT*   | -              | 0.2% min. BGN 50<br>max. BGN 500; + BGN 20  |
| Ordered through online and mobile banking with value day NEXT*   | -              | 0.15% min. BGN 30<br>max. BGN 500; + BGN 20 |



|   |   |   |
|---|---|---|
| Ordered at a UBB branch with value day SPOT*  | - | 0.2% min. BGN 50<br>max. BGN 500; + BGN 20                                  |
| Ordered through online and mobile banking with value day SPOT*                                      | - | 0.1% min. BGN 20<br>max. BGN 400; + BGN 20                                  |
| Ordered at a UBB branch 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 |

\*For accounts opened in KBC Bank Bulgaria EAD before entry into force of this tariff.

#### Incoming fund transfers in foreign currency

|  |   |                                  |
|--|---|----------------------------------|
| Incoming fund transfers in euro within the European Economic Area (EEA)  | - | Free of charge                   |
| Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA with BGN equivalent up to BGN 200 | - | 0.1% min. BGN 20<br>max. BGN 400 |
| Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA with BGN equivalent above BGN 200 | - | 0.1% min. BGN 20<br>max. BGN 400 |

#### Interbank Cash Transfers at the Expense of the Payer\*

|  |                 |     |
|--|-----------------|-----|
| Outgoing with cash deposit at the cashiers' desk           | 1%, min. BGN 10 | N/A |
| Outgoing with cash deposit at the cashiers' desk via RINGS | 1%, min. BGN 35 | N/A |

\*Not available at all bank branches.

#### Direct Debit

|   |                |   |
|---|----------------|---|
| Accepting of consent for direct debit                     | Free of charge | - |
| Initiating direct debit order                             | BGN 2          | - |
| Initiating a refusal to pay a received direct debit order | BGN 1          | - |
| Payment of a direct debit order within UBB net            |                | - |
| - through the bank branch                                 | BGN 4.50       | - |
| - through online banking*                                 | BGN 0.60       | - |
| via BISERA  |                | - |
| - through the bank branch                                 | BGN 7          | - |
| - through online banking*                                 | BGN 1.20       | - |
| via RINGS   |                | - |
| - through the bank branch                                 | BGN 40         | - |
| - through online banking*                                 | BGN 10         | - |

\*For Clients with contracts for UBB Online

#### Standing orders\*

##### Registration

|   |                |   |
|---|----------------|---|
| Standing orders among accounts of the same holder   | Free of charge | - |
| Standing orders among accounts of different holders | BGN 1.00       | - |

##### Transfers

##### Intrabank Transfers

|                                     |                |          |
|-------------------------------------|----------------|----------|
| Among accounts of the same holder   | Free of charge | -        |
| Among accounts of different holders | BGN 0.50       | BGN 0.50 |
| Interbank Transfers via BISERA      | BGN 1          | -        |
| Changing/Adding registration        | BGN 1          | -        |

|                              |                |   |
|------------------------------|----------------|---|
| Deactivation of Registration | Free of charge | - |
|------------------------------|----------------|---|

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

### Payment of tax liabilities\*

|   |       |   |
|---|-------|---|
| Through <i>Taxes and Fees</i> section in online banking | BGN 1 | - |
|---|-------|---|

\*For Clients with contracts for UBB Online

### Payment of Electronic vignette (e-Vignette)\*

|  |                |   |
|--|----------------|---|
| Through e-Vignette section in UBB Mobile | Free of charge | - |
|--|----------------|---|

\*For Clients with contracts for UBB Online

### UPAY Gateway Payments

|                                     |                |   |
|-------------------------------------|----------------|---|
| Registration in the payment gateway | Free of charge | - |
|-------------------------------------|----------------|---|

|  |                |   |
|--|----------------|---|
| Payment of utility bills with cards, issued by UBB | Free of charge | - |
|--|----------------|---|

|  |          |   |
|--|----------|---|
| 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 | Free of charge | - |
|------------------------------|----------------|---|

|                                 |                |   |
|---------------------------------|----------------|---|
| Effectuated payments' inquiries | Free of charge | - |
|---------------------------------|----------------|---|

|                                 |                |   |
|---------------------------------|----------------|---|
| Change of client's profile data | Free of charge | - |
|---------------------------------|----------------|---|

|  |                |   |
|--|----------------|---|
| Profile recovery upon a forgotten password | Free of charge | - |
|--|----------------|---|

|                      |                |   |
|----------------------|----------------|---|
| Profile deactivation | Free of charge | - |
|----------------------|----------------|---|

### Mass Payroll Payments

#### Outgoing within UBB Network

|                         |          |          |
|-------------------------|----------|----------|
| Through the bank branch | BGN 4.50 | BGN 4.50 |
|-------------------------|----------|----------|

|  |          |          |
|--|----------|----------|
| Through online banking or payment file | BGN 0.30 | BGN 0.30 |
|--|----------|----------|

#### Outgoing interbank via BISERA

|                          |       |   |
|--------------------------|-------|---|
| Through the bank branch* | BGN 7 | - |
|--------------------------|-------|---|

|  |          |   |
|--|----------|---|
| Through online banking or payment file | BGN 1.20 | - |
|--|----------|---|

#### Outgoing interbank via RINGS

|                          |        |   |
|--------------------------|--------|---|
| Through the bank branch* | BGN 40 | - |
|--------------------------|--------|---|

|  |        |   |
|--|--------|---|
| Through online banking or payment file | BGN 10 | - |
|--|--------|---|

#### Processing of payroll payment file

|                          |                |  |
|--------------------------|----------------|--|
| Through the bank branch* | BGN 5 per file |  |
|--------------------------|----------------|--|

|  |                |  |
|--|----------------|--|
| Through online banking or payment file | Free of charge |  |
|--|----------------|--|

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

### Other

|   |        |        |
|---|--------|--------|
| Current year survey fee with correspondence to another ba | BGN 20 | BGN 60 |
|---|--------|--------|

|  |        |        |
|--|--------|--------|
| Previous years survey fee with correspondence to another ban | BGN 30 | BGN 80 |
|--|--------|--------|

|                             |   |        |
|-----------------------------|---|--------|
| For each additional message | - | BGN 20 |
|-----------------------------|---|--------|

|   |   |         |
|---|---|---------|
| For amendment of fund transfer order conditions | - | BGN 120 |
|---|---|---------|

|   |   |   |
|---|---|---|
| Fee for cancelling a fund transfer in foreign currency  | - | <b>BGN 120</b>  |
| Return incoming transfer from UBB on beneficiary request (not by the fault of the Bank)   | - | <b>The commission for outgoing transfer in foreign currency</b> |
| Return outgoing transfer (not by the fault of the Bank)   | - | <b>The commission for incoming transfer in foreign currency</b> |
| 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")* | - | <b>BGN 20</b>   |

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

#### Notes:

- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts in the Bank's system;
  - The return of incoming transfer from UBB on beneficiary request is considering as fund transfer;
  - 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;
  - Outgoing intrabank and interbank transfers above BGN 5 000 000 (five million leva) or their equivalent in other currency are executed from the Bank only if they are ordered via UBB Online. Not applicable for accounts opened in "KBC Bank Bulgaria" EAD before entry into force of this tariff.
  - Deadline for accepting orders for BGN transfers via 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 via RINGS for execution within the same business day shall be 15.00 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 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 for accounts opened in "KBC Bank Bulgaria" EAD before entry into force of this tariff it is needed to be stated the value date of the concrete transfer.
  - Fund transfer in the currencies of the other countries from the EEA, ordered via online and mobile 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 online and mobile 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. Not offered for accounts opened in KBC Bank Bulgaria EAD before 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 payment orders for accounts opened in KBC Bank Bulgaria EAD before entry into force of this tariff:
1. **For payments in BGN in paper form**
    - 1.1. For payments through RINGS – until 15:00h. for processing with same-day value date for the beneficiary's bank
    - 1.2. For payments through BISERA – until 11:00h. for processing with same-day value date for the beneficiary's bank and until 15:30h. for processing with next-day value date for the beneficiary's bank
    - 1.3. For payments through SEBRA – until 13:45h. for processing on the same business day
    - 1.4. For intrabank payments – until 17:00h.
  2. **For payments in BGN in electronic form**
    - 2.1. For payments through RINGS - until 15:30h. for processing with same day value date for the beneficiary's bank
    - 2.2. For payments through BISERA to a payment account in another bank:
      - Until 17:00h. for processing with same-day value date for payments in BGN with currency conversion 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 22:00h. 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 and payments up to BGN 30,000 through Multicash.
    - 2.3. For payments through BISERA to a budget payment account in another bank:
      - Until 15:00h. for processing with same-day value date for the 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 and payments up to BGN 30,000 through Multicash.
    - 2.4. For payments through SEBRA - until 14:15h. for processing with same-day value date
    - 2.5. Intrabank transfers:
      - Until 17:00h. for payments in BGN with currency conversion except BGN/EUR
      - Until 22:00h. for payments in BGN without conversion or currency conversion BGN/EUR for processing with same-day value date. Only when official bank exchange rate is applied.

- After 22:00h. for processing with next-day value date through KBC Online Bulgaria and payments up to BGN 30,000 through Multicash. Only when official bank exchange rate is applied.

### 3. For payments in foreign currency

#### 3.1. To other banks (ordered in paper or electronically)

- With value date – two business days forward /spot/ - 15:30h.
- With next-day value date – 15:30h.
- With same-day value date for payments in USD and EUR – 15:00h.

#### 3.2. Intra-bank payments – until 17:00h.

- COTs for processing of incoming transfers for accounts opened in KBC Bank Bulgaria EAD before 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.
- 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);
- 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 online 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 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.
- 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 the accounting 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.

## V: CASH OPERATIONS

| TYPE OF SERVICE  | BGN                                     | FOREIGN CURRENCY                        |
|--|---|---|
| Cash deposit up to BGN 2 000 (currency equivalent)   | 0.40%, min. BGN 5, max. BGN 300         | 0.40%, min. BGN 5, max. BGN 300         |
| Cash deposit above BGN 2 000 (currency equivalent)   | 0.40%, min. BGN 5, max. BGN 300         | 0.40%, min. BGN 5, max. BGN 300         |
| Cash deposit by a legal entity, other than the account holder  | 0.5% on the total amount, min. BGN 4.50 | 0.5% on the total amount, min. BGN 4.50 |
| Cash deposit by a legal entity, other than the account holder to an account of a State Budget  | 0.5% on the total amount, min. BGN 4.50 | 0.5% on the total amount, min. BGN 4.50 |
| Cash deposit on account from PEA package*  | Free of charge                          | -                                       |
| <i>*Free of charge 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).</i> |   |   |
| Cash Withdrawal up to BGN 10 000 (currency equivalent) and above BGN 10 000 with prior request, no matter if the account currency is different than the currency of the transaction    | 0.60%, min. BGN 10                      | 0.6%, min. BGN 10                       |
| Cash Withdrawal above BGN 10 000 (currency equivalent) without request, no matter if the account currency is different than the currency of the transaction                            | 0.70% from the whole amount             | 0.7% from the whole amount              |
| Cash Withdrawal from account from PEA package  | 0.2%, min. BGN 1, max. BGN 100          | -                                       |
| <b>Cash Collection (VAT included)</b>  | <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)* (VAT included)  | 5%, min. BGN 5                          | -                                       |
| Checking a banknote with doubtful authenticity /per banknote/* (VAT included)  | BGN 1                                   | BGN 1                                   |
| Replacement of damaged banknotes and coins* (VAT included)   | Free of charge                          | N/A                                     |
| Coins deposit (collected on the whole amount in case of deposited more than 20 coins)  | 5%, min. BGN 3                          | -                                       |
| Coins deposit by third parties private individuals and corporates in favour of Bank's corporate customers  | 6% min. BGN 3                           |   |
| Foreign currency exchange at the cash desk (cash desk)*  | BGN 6                                   | BGN 6                                   |

\*Not available at all bank branches.

### Notes:

- Upon withdrawal of amounts exceeding BGN 10 000 or their equivalent 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 is required. For funds requested in writing but not withdrawn a commission of 0,7% 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;
- 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;

- 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;
- 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. Not applicable for accounts opened in KBC Bank Bulgaria" EAD before entry into force of this tariff .

## VI: ELECTRONIC NOTIFICATIONS

### Subscription plan SMS\* (VAT included)

|                           |              |
|---------------------------|--------------|
| SMS 20 (20 notifications) | <b>BGN 3</b> |
|---------------------------|--------------|

|                           |              |
|---------------------------|--------------|
| SMS 40 (40 notifications) | <b>BGN 5</b> |
|---------------------------|--------------|

### Subscription plan Viber\* (VAT included)

|                             |              |
|-----------------------------|--------------|
| Viber 20 (20 notifications) | <b>BGN 2</b> |
|-----------------------------|--------------|

|                             |              |
|-----------------------------|--------------|
| Viber 40 (40 notifications) | <b>BGN 4</b> |
|-----------------------------|--------------|

### E-mail\*

|                       |
|-----------------------|
| <b>Free of charge</b> |
|-----------------------|

### Push notifications\*

|                       |
|-----------------------|
| <b>Free of charge</b> |
|-----------------------|

### SMS notification for incoming transfers\*\* (VAT included)

|  |                            |
|--|----------------------------|
| SMS notification for incoming transfers to Current accounts/ Current accounts with debit cards | <b>BGN 4 (per account)</b> |
|--|----------------------------|

\*After submission of a request for use/change of the "Electronic Notifications" service. Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

\*\* Regarding accounts opened at KBC Bank Bulgaria EAD, before the date of entry into force of this tariff.

#### Note:

- 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: DOCUMENTARY COLLECTIONS

| TYPE OF SERVICE   | BGN  | FOREIGN CURRENCY |
|---|--|------------------|
| <b>Received Documents for Collection</b>  |  |                  |
| Documents against payment   | <b>0.25% min. BGN 120<br/>max. BGN 600</b> |                  |
| Documents against acceptance  | <b>0.3% min. BGN 120<br/>max. BGN 600</b>  |                  |
| Documents free of payment   | <b>0.2% min. BGN 120<br/>max. BGN 500</b>  |                  |
| Processing of documents, sent to the order of UBB   | <b>0.3% min. BGN 220</b>                   |                  |
| Aval with cash collateral (per quarter or part thereof)   | <b>0.35% min. BGN 100</b>                  |                  |
| Aval with other collateral  | <b>Upon agreement</b>                      |                  |
| Advising of amendment   | <b>BGN 80</b>                              |                  |
| Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order) | <b>BGN 200</b>                             |                  |
| Tracers/Inquiries   | <b>BGN 80</b>                              |                  |
| Correspondence upon the client's order  | <b>BGN 80</b>                              |                  |
| Return of unpaid documents  | <b>BGN 100</b>                             |                  |
| <b>Send Documents for Collection</b>  |  |                  |
| Documents against payment/acceptance/free of payment  | <b>0.25% min. BGN 120<br/>max. BGN 600</b> |                  |
| Amendment of the collection instructions  | <b>BGN 100</b>                             |                  |
| Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order) | <b>BGN 200</b>                             |                  |
| Tracers/Inquiries   | <b>BGN 80</b>                              |                  |
| Correspondence upon the client's order  | <b>BGN 80</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.
- The commission for processing of documents, received/sent for collection is calculated above the whole amount for payments/acceptance.



## VIII: LETTERS OF CREDIT

### TYPE OF SERVICE

#### Letters of Credit Issued by UBB

|   |                             |
|---|-----------------------------|
| Issue with cash collateral (per quarter or part thereof)  | 0.4% min. BGN 100           |
| Issue with other collateral (per quarter or part thereof)   | 0.55% min. BGN 100          |
| Processing and payment of documents   | 0.1% min. BGN 100           |
| Deferred payment / acceptance (per month or part thereof)   | 0.1% min. BGN 100           |
| Letter of credit amendment  |                             |
| Amendment with increase of amount /extension of validity  | Issue commission is applied |
| Other amendment   | BGN 120                     |
| Cancellation of customer's application for issuance or before expiry date   | BGN 100                     |
| Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order) | BGN 400                     |
| Discrepancy fee   | BGN 200                     |
| Processing of documents, sent to the order of UBB   | 0.3% min. BGN 220           |
| Correspondence upon the client's order  | BGN 100                     |
| Photocopying of the documents for the bank file (if not presented by the beneficiary)                                 | BGN 60 (VAT excluding)      |
| Changing of collateral  | BGN 50                      |

#### Letters of Credit Received by UBB

|  |                                  |
|--|----------------------------------|
| Advising without commitment<br>(including advising of amendment extending the validity<br>or increasing the L/C amount of a confirmed L/C) | 0.12% min. BGN 100 max. BGN 1000 |
| Confirmation (per quarter or part thereof)   | Upon agreement                   |
| Advising an amendment<br>(excluding extension of validity of a confirmed L/C and amount increase)  | BGN 100                          |
| Processing, sending and payment of documents   | 0.18% min. BGN 100               |
| Deferred payment or acceptance of L/C (per month or a part thereof)  | Upon agreement                   |
| Deferred payment or acceptance of L/C not confirmed by UBB (per month or a part thereof)   | BGN 80                           |
| Transfer of an L/C   | 0.20% min. BGN 100               |
| Assignment of proceeds (once-off)  | 0.15% min. BGN 100               |
| Authenticity confirmation of L/C, issued directly to the beneficiary   | BGN 50                           |
| Advising of assignment of proceeds   | BGN 100                          |
| Discounting  | Upon agreement                   |
| Cancellation before the expiry date  | BGN 100                          |
| Preliminary examination of documents   | BGN 200                          |
| Second examination of documents, returned for correction   | BGN 200                          |
| Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order)                      | BGN 200                          |
| Correspondence upon the client's order   | BGN 100                          |
| Non-utilization fee  | BGN 80                           |
| Purchase of receivables under L/C  | BGN 50                           |

#### 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;

- 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 new quarter or part of it, "Other Amendment Fee" and commission for issuing of new letter of credit on the unused amount shall be collected. When the letter of credit with note "plus/minus" or "around" the amount shall be increased;
- 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;
- The commission for processing and payment of documents is also due in cases where the documents are presented directly to the ordering bank;
- 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;
- For letters of credit with mixed collateral, the commission for "Issue with other collateral" is applied;
- For letters of credit, secured with collateral other than cash, apart from the fees due in accordance with the present, the client shall pay fees and commissions (like management fee, application fee, renegotiation fee and others) in accordance with chapter X Loans. Commitment fee is not applicable;

## IX: CARDS

|   |                      |
|---|----------------------|
| Debit MasterCard Business*  | <b><u>Tariff</u></b> |
| Visa Business Electron debit card                                       | <b><u>Tariff</u></b> |
| Visa Business debit card*   | <b><u>Tariff</u></b> |
| Visa Gold Business debit card*  | <b><u>Tariff</u></b> |
| Credit cards MASTERCARD BUSINESS/MASTERCARD CORPORATE*                  | <b><u>Tariff</u></b> |
| Debit Card Debit Mastercard Business Standard**                         | <b><u>Tariff</u></b> |
| Debit Card Debit Visa Business Platinum**                               | <b><u>Tariff</u></b> |
| Credit Card Mastercard Business Premium for Client form Micro Segment** | <b><u>Tariff</u></b> |
| Credit Card Visa Business for Corporate Clients**                       | <b><u>Tariff</u></b> |

\*Not issuing to accounts, opened in KBC Bank Bulgaria EAD, before the date of entry into force of this tariff.

\*\* Issuing to accounts, opened in KBC Bank Bulgaria EAD, before the date of entry into force of this tariff.

## X: LOANS

### 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.)

**0.15% on the amount, min BGN 150**

#### Renegotiation fee

For renegotiation of credit agreement

**Negotiable, min. BGN 300**

#### Fee for non-fulfillment of one or more financial covenants and/or other special credit conditions and/or other explicitly contracted obligations under a loan agreement

Upon first non-fulfillment:

For loans with approved amount up to 1 MBGN (or equivalent)

**BGN 200**

For loans with approved amount above 1 MBGN (or equivalent)

**BGN 350**

For subsequent non-fulfillment:

For loans with approved amount up to 1 MBGN (or equivalent)

**0.1% of the approved loan amount but not less than BGN 500**

For loans with approved amount above 1 MBGN (or equivalent)

**0.05% of the approved loan amount but not less than BGN 1 000**

#### Documentation and Legal services fees

Preparing a notary deed draft or application for registering a legal mortgage

**100 for the first page+ 50 per each subsequent page of the mortgage deed but not more than 600**

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)

**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)**

**100 (for registering a pledge in the Central Register of Special 100 (for registration in each respective register)**

Fee for preparation of application for registration, supplementary registration, deletion and renewal of a registered pledge in accordance with Registered Pledges Act

**BGN 25**

Obliteration of a mortgage

**BGN 100**

Registration or release of pledge in CRRP

**BGN 50**

#### 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 ( without garage)**

**BGN 200**

add. for each subsequent apartment in the same building

**20% of the standard appraisal fee**

add. for each 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 for each subsequent floor (for 2.1 and 2.2.)**

**BGN 330**

**BGN 50**

add. for each others. self-contained object on the same terrain (for 2.1 and 2.2.)

**BGN 50**

**3.1. Office (up to 300 m²)**

**BGN 315**

|  |  |
|--|--|
| <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, manufacturing, hotel) with terrain or CRC(cession of right of construction), total built-up area over 1000 sq.m.</b>   | <b>min. BGN 790- max. BGN 2650</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>  |
| <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>BGN 400</b>   |
| add. for each following terrain in the same area, incl. non-build-up terrains neighboring to properties under 6.1. and 6.2.  | <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, standard machinery/ equipment</b>  | <b>BGN 100 (per item)</b>  |
| <b>9.2. Non-standard machines, aircraft, ship, technological lines</b>   | <b>min. BGN 415 - max. BGN 2000</b>                              |
| <b>10. Assets of commercial enterprise – land, buildings, machinery, equipment and other tangible assets (without inventory)</b>   | <b>min. BGN 750 - max. BGN 3500</b>                              |
| <b>11. Revaluatuion 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 valuer (i.e. valuation company) AND/OR if the previous valuation has been made before 12 – 36 months</b> | <b>70 % of the standard appraisal fee (in case of change)</b>    |
| <b>12. Revaluation in case the property has not been changed - through expansion, demolition, new construction, change of intended use, etc. and if the previous valuation has been made by the same valuer (i.e. valuation company) and if the previous valuation has been made up to 12 months before</b>  | <b>50 % of the standard appraisal fee (in case of no change)</b> |
| <b>13. Specific assessments and consultations (gas-station; photovoltaic installation; (solar power plant); biomass installation (biomass power plant); HPP; co-generation; concrete center; grain store, incl. land, buildings, equipment; etc.</b>   | <b>Negotiable</b>  |

\* 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;

- If the application is in different currency other than BGN the application is re-calculated according to BNB exchange rate on the day of submitting the application;
- The collected fees and commissions for loans shall not be refundable upon prepayment;
- The fees for appraisal of real estates and movables include VAT;
- Upon a request for revolving a working capital loan, a credit line or overdraft Survey fee shall be payable. In case of renegotiation of current parameters, other than the term of the loan during the revolving, no renegotiation fee is collected;
- 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/employee 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 XI. Bank Guarantees, respectively Chapter VIII. Letters of Credit, the client shall pay fees and commissions in accordance with the current chapter.
- Bank shall be entitled to collect ex-officio all due loan fees of business clients.

# XI: BANK GUARANTEES

## SERVICE

### Guarantees, ISSUED by UBB

|   |  |
|---|--|
| Issue with cash collateral (per quarter or a part thereof)  |  |
| For bank guarantees in foreign currency   | <b>0.35% min. BGN 100 (foreign currency)</b>   |
| For bank guarantees in BGN  | <b>0.35% min. BGN 60 (local currency)</b>  |
| Secured by a counter-guarantee  | <b>Negotiable</b>  |
| Issue with other collateral (per quarter or a part thereof)   | <b>0.55% min. BGN 100</b>  |
| Processing of a claim   | <b>0.1% min. BGN 200, max. BGN 1 000 (foreign currency)</b><br><b>0.1% min. BGN 100, max. BGN 750 (local currency)</b> |
| Guarantee amendment   |  |
| Amendment with increase of amount/extension of validity   | <b>Issue commission is applied</b><br><b>BGN 120 (foreign currency)</b><br><b>BGN 80 (local currency)</b>              |
| Other amendment   | <b>BGN 120 (foreign currency)</b><br><b>BGN 80 (local currency)</b>  |
| Cancellation of a customer's application  | <b>BGN 120 (foreign currency)</b><br><b>BGN 80 (local currency)</b>  |
| For urgent processing upon the client's request (within one banking day, after the date of receiving of the Client order) | <b>BGN 200</b>   |
| Cancellation of issued bank guarantee prior to its expiry   | <b>BGN 30</b>  |
| Bank guarantee for confirming financial stability   | <b>3% per annum, min. BGN 250</b>  |
| Correspondence upon the client's order  | <b>BGN 60</b>  |
| Change of collateral  | <b>BGN 50</b>  |

### Guarantees, received in UBB

|  |  |
|--|--|
| Advising without commitment (including advising of a change, relating to increasing the amount)                          | <b>0.1% min. BGN 100, 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>0.1% min BGN 200, max BGN 600</b>   |
| Administration and processing of Direct Guarantees   | <b>0.1% min. BGN 140, max. BGN 700</b> |
| Cancelling a request for payment   | <b>BGN 80</b>                          |
| Examination of guarantee texts which are expected to be received in favour of customers (by request of the customer)     | <b>BGN 100</b>                         |
| Authenticity confirmation of guarantee, issued directly to the beneficiary   | <b>BGN 100</b>                         |
| For urgent processing upon the client's request (within one banking day after the date of receiving of the Client order) | <b>BGN 100</b>                         |
| Correspondence upon the client's order   | <b>BGN 100</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;
- The minimum fees/commissions relate to each quarter or a part thereof, regardless of the guarantee period.
- 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;
- For guarantees, secured with collateral other than cash, apart from the fees due in accordance with the present, the client shall pay fees and commissions (like management fee, application fee, renegotiation fee and others) in accordance with chapter X Loans. Commitment fee is not applicable.
- For bank guarantees with mixed collateral, the commission for "Issue with other collateral" is applied;
- The Bank is responsible for processing requests for guarantees received at UBB, if the requests and the required documents, if any, are submitted at least 5 working days before the deadline specified in the guarantee, when payment requests should be submitted in country and 7 working days when payment requests should be submitted abroad;



## XII: OTHER SERVICES

| TYPE OF SERVICE | BGN | CURRENCY |
|-----------------|-----|----------|
|-----------------|-----|----------|

### Preparation of Statements (VAT included)

|   |        |
|---|--------|
| For the current year  | BGN 25 |
| For each previous year  | BGN 50 |
| Account turnover statements for the current year                | BGN 10 |
| Fee for the preparation of a statements during the current year | BGN 40 |
| Fee for the preparation of a statements in the previous year    | BGN 50 |

### Issuing a Certificate for bank accounts, account balance, credits (VAT included)

|  |        |
|--|--------|
| In Bulgarian   | BGN 30 |
| In a foreign language  | BGN 50 |
| 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* | BGN 5  |

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

### Bank Reference (VAT included)

|   |         |
|---|---------|
| To Bulgarian institutions                           | BGN 50  |
| To foreign institutions                             | BGN 100 |
| To / Upon request of a correspondent bank via SWIFT | BGN 115 |

### Examination of documents of foreign legal entities in regards of acceptance / refusal of establishing relationships with the bank (VAT included)

|  |         |
|--|---------|
| For legal entities, registered outside Bulgaria, but within the EEA  | BGN 200 |
| For legal entities, registered outside EEA   | BGN 400 |
| Fee for examination and analysis of documents, related to opening of a current or retention account of domestic legal entities, owned by foreign legal entity/entities   | BGN 700 |
| Fee for examination and analysis of documents, related to opening of a current or retention account of domestic legal entities, owned by foreign physical person/persons | BGN 150 |

### Fee for sending bank documents and payment instruments/devices and related to them protection devices via courier (VAT included)

|   |                          |
|---|--------------------------|
| Special courier services for delivery of parcels abroad     | BGN 12 + actual expenses |
| Courier services for documentary parcels within the country | BGN 6                    |

### Remote account opening within KBC Group

|   |         |
|---|---------|
| Examination of documents for opening remote accounts in KBC Group divisions | BGN 300 |
| Annual Check-up on remote-account accounts in the KBC Group divisions       | BGN 100 |

### Virtual IBAN

By arrangement

### Multicash\*

|  |                               |
|--|-------------------------------|
| Implementation   | <b>EUR 100 (one-time fee)</b> |
| Monthly fee  | <b>EUR 50</b>                 |
| Fee for site visit related to Multicash (per site visit) | <b>EUR 50</b>                 |

\*Offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

### UBB Integration via API\*

|  |   |
|--|---|
| Initiation of the service  | <b>Free of charge</b>                         |
| Monthly maintenance on Account Information and Payment Initiation (VAT included) | <b>Up to 1500 calls per month/ BGN 50</b>     |
| Monthly maintenance on Account Information and Payment Initiation (VAT included) | <b>Above 1500 calls per month/ Negotiable</b> |
| Termination of the service   | <b>Free of charge</b>                         |

*The fee is applicable per client*

\*Not offered to business clients who were clients of KBC Bank Bulgaria EAD before entry into force of this tariff.

### Other fees

|  |                |
|--|----------------|
| For verifying the authenticity of signatures, without responsibility on the part of UBB (VAT included) | <b>BGN 100</b> |
| For adjusting an accounting entry upon the ordering client's request                                   | <b>BGN 5</b>   |

#### Notes:

- The Examination of documents of foreign legal entities in regards of acceptance / refusal of establishing relationships with the bank does not apply for KBC Group clients or companies directed by IBOS Association.
- 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.

## XIII: FACTORING

### Management fee (taxable to VAT)

The fee is calculated as fixed % from the total limit for financing and it is collected with the signing of the factoring agreement

**Subject to negotiation**

### Factoring commission (taxable to VAT)

Calculated as fixed % from each assigned invoice (factoring without recourse) or each financed invoice (factoring with recourse)

**Subject to negotiation**

### Fee for analysis and assessment of a financing limit of a supplier (taxable to VAT)

**0.15% of the limit, min. BGN 1 000, max. BGN 15 000. The fee is due once per every 12 months**

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, calculated based on the sum of Supplier's existing factoring limit and the requested increase.

### Fee for renegotiation of a financing limit of a supplier (taxable to VAT)

### Fee for analysis and assessment of a debtor limit on a factoring transaction (taxable to VAT)

Analysis and assessment of each debtor on a factoring transaction

**BGN 60 + actual expenses for approval by an Insurance company and credit report**

### Other fees

Fee for changes of other parameters of a factoring facility without changes in the overall approved factoring limit of the supplier (taxable to VAT)

**BGN 100**

Fee /penalty for termination of the Factoring Agreement prior to maturity by the Supplier\*

**5% on the total financing limit \***

Fee for issuance of an account statement for the current period (taxable to VAT)

**BGN 60**

Fee for issuance of a statement for each previous year (taxable to VAT)

**BGN 150**

Administrative fee for processing of documents (invoice debit/credit statement) (taxable to VAT)

**BGN 1 per doc./invoice  
BGN 20 per list of invoices**

Fee for issuance of a certificate in Bulgarian (taxable to VAT)

**BGN 30**

Fee for issuance of a certificate in English (taxable to VAT)

**BGN 60**

Fee for a copy or photocopy of a document (taxable to VAT)

**BGN 4 per page**

Fee for express processing of a disbursement request (within 2 hours from receipt of all necessary documents) (taxable to VAT)

**BGN 60**

Costs of legal services (taxable to VAT)

**Subject to negotiation**

#### 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 with exception of \* Fee /penalty for termination of the Factoring Agreement prior to maturity by the Supplier.
- The fee for assessment of financing limit of Supplier 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 transaction 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.
- 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.

## **XIV: DEPOSITARY AND CUSTODY SERVICES**

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According to the Tariff for Fees and Commissions applicable to contracts with clients for the provision of investment and/or additional services related to financial instruments.

## XV: 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:
    - 2.2.1. 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, 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 online and mobile 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. The present Tariff enters into force from 01.08.2023.
10. In the sense of this Tariff, "business clients who were clients of KBC Bank Bulgaria EAD, before the date of entry into force of this tariff" means clients who had a contract for payment services with KBC Bank Bulgaria EAD before this date.

## XVI: DISCONTINUED PRODUCTS

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