

Dear customers,

In connection with the forthcoming merger of KBC Bank Bulgaria EAD and United Bulgarian Bank AD and according to General Terms and Condition of United Bulgarian Bank, we would like to inform you that new Fees and Commissions Tariff for business clients of United Bulgarian Bank AD is available, effective 10 April 2023.

The new Fees and Commissions Tariff for business clients of United Bulgarian Bank AD replaces:

- Fees and Commissions Tariff for business clients of United Bulgarian Bank AD;
- Tariff for Fees and Commissions for Legal entities and Sole traders;

The new Tariff takes into account the specifics of the products and services for business customers of the two banks before the date of merger between KBC Bank Bulgaria EAD and United Bulgarian Bank AD. Main changes can be found in the table below.

You can contact you Relationship manager for further details and need of assistance on the matter.

| | KBC Bank Bulgaria EAD Current | | UBB AD Current | | UBB New Tariff | |
|---|----------------------------------|---|-------------------|---|-------------------|---|
| | BGN | FCY | BGN | FCY | BGN | FCY |
| ACCOUNTS | | | | | | |
| Liquidation accounts and accounts of clients undergoing bankruptcy proceedings | | | | | | |
| Maintenance with e-mail statement | BGN 14 | EUR 10 | BGN 12 | BGN 15 | BGN 14 | BGN 20 |
| Maintenance with monthly statement | BGN 25 | EUR 23 | BGN 19 | BGN 25 | BGN 25 | BGN 46 |
| Maintenance with daily statement | BGN 25 | EUR 23 | BGN 25 | BGN 25 | BGN 25 | BGN 46 |
| Closing | BGN 30 | EUR 15 | BGN 20 | BGN 20 | BGN 30 | BGN 30 |
| FUND TRANSFERS | | | | | | |
| Outgoing fund transfers in a currency, with expenses borne by the payer (OUR) | - | The relevant fee for an outgoing fund transfer in foreign currency + additional fee based on the amount: - For amounts up to EUR 5 000 (or equivalent in another currency) - EUR 10; -For amounts from EUR 5 000.01 to EUR 10 000 (or equivalent in another currency) - EUR 20; - For amounts from EUR 5 000.01 to EUR 10 000 (or equivalent in another currency) - EUR 30 - For the amounts above EUR 25 000.01 (or equivalent in another currency) - EUR 50 | - | The relevant fee for an outgoing fund transfer in foreign currency + BGN 40 | - | The relevant fee for an outgoing fund transfer in foreign currency + BGN 50 |
| Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside EEA | | | | | | |
| - same day value date, ordered in paper form | | 0.20%, min. EUR 25, max. EUR 300 + EUR 10 | | 0.20%, min. BGN 50, max BGN 600 | | 0.20%, min. BGN 50,max. BGN 600 |
| - same day value date, ordered electronically | | 0.20%, min. EUR 25, max. EUR 300 + EUR 10 | | 0.15%, min. BGN 50, max BGN 600 | | 0.15%, min. BGN 50, max BGN 600 |
| - next day value date, ordered electronically | | 0.20%, min. EUR 25, max. EUR 250 + EUR 10 | | - | | 0.15%, min. EUR 25, max. EUR 250 + EUR 10 |
| - value date 2 business days, ordered in paper form | | 0.15%, min. EUR 15, max. EUR 300; + EUR 10 | | - | | 0.2%, min. BGN 50, max. BGN 500; + BGN 20 |

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|---|---|---|---|---|---|---|
| Amendment of fund transfer order conditions | | EUR 45 | | BGN 65 + commission of the correspondent bank | | BGN 120 |
| Cancelling a fund transfer in foreign currency | | EUR 45 | | BGN 65 + commission of the correspondent bank | | BGN 120 |
| Връщане на получен от ОББ валутен превод по искане на наредителя (не по вина на банката) | | Commission equal to outgoing foreign currency payment | | BGN 100 | | Commission equal to outgoing foreign currency payment |
| Mass payroll payments, electronically ordered | | | | | | |
| Interbank via BISERA | BGN 1.20 | - | BGN 1.10 | - | BGN 1.20 | - |
| Intrabank | BGN 0.60 | - | BGN 0.30 | - | BGN 0.30 | - |
| Direct Debit | | | | | | |
| Accepting of consent for direct debit | BGN 1 | | Free of charge | | Free of charge | |
| Initiating direct debit order | BISERA paper order - BGN 7; BISERA electronic - BGN 1.20 | | BGN 2 | | BGN 2 | |
| Initiating a refusal to pay a received direct debit order | BGN 2 | | BGN 1 | | BGN 1 | |
| CASH OPERATIONS | | | | | | |
| Cash deposit to term deposits at maturity | Free of charge | | 0.40%, min. BGN 5, max. BGN 300 | | 0.40%, min. BGN 5, max. BGN 300 | |
| Cash deposit in a currency, different from the account's currency | 0.40%, min. BGN 5, max. BGN 300 | | Free of charge | | 0.40%, min. BGN 5, max. BGN 300 | |
| Cash withdrawal in a currency, different from the account's currency | with prior request - 0.60%, min. BGN 10; without prior request and above BGN 10 000 - 0.70% over total amount | | Free of charge | | with prior request - 0.60%, min. BGN 10; without prior request and above BGN 10 000 - 0.70% over total amount | |
| Request for Cash withdrawal | for BGN - one day prior notice, up until 12:00h | | for BGN - two day prior notice, up until 12:00h | | for BGN - two day prior notice, up until 12:00h | |
| TRADE FINANCE | | | | | | |
| Documentary collections | | | | | | |
| Documentary collection Sent by UBB | | | | | | |
| Documents against payment/acceptance/free of payment | - | 0.25% min. EUR 50, max. EUR 300 | - | 0.25% min. BGN 100, max. BGN 600 | - | 0.25% min. BGN 120, max. BGN 600 |

| Letters of Credit Issued by UBB | | | | | | |
|--|----------------------------------|----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Urgent processing upon customer's request | BGN 200 | EUR 200 | BGN 200 | BGN 400 | BGN 400 | BGN 400 |
| Changing of collateral | BGN 50 | EUR 40 | - | - | BGN 50 | BGN 50 |
| Letters of Credit Received by UBB | | | | | | |
| Urgent processing upon customer's request | BGN 100 | EUR 50 | BGN 100 | BGN 100 | BGN 200 | BGN 200 |
| Bank Guarantees | | | | | | |
| Guarantees Issued by UBB | | | | | | |
| Processing of a claim | 0.10% min. BGN 100, max. BGN 750 | 0.10% min. EUR 100, max. EUR 500 | 0.10% min. BGN 100, max. BGN 750 | 0.10% min. BGN 200, max. BGN 1000 | 0.10% min. BGN 200, max. BGN 1000 | 0.10% min. BGN 200, max. BGN 1000 |
| Urgent processing upon customer's request | | | BGN 100 | BGN 200 | BGN 200 | BGN 200 |
| Cancellation of issued bank guarantee prior to its expiry | BGN 30 | EUR 15 | - | - | BGN 30 | BGN 30 |
| Changing of collateral | BGN 50 | EUR 40 | - | - | BGN 50 | BGN 50 |
| OTHER SERVICES | | | | | | |
| Additional fee for incoming transaction through virtual IBAN | - | - | BGN 0.30 | | Negotiable | |
| Special courier services abroad | | | | | | |
| Within Europe | BGN 96 | | BGN 12 + actual expenses | | BGN 12 + actual expenses | |
| Outside Europe | BGN 138 | | | | | |
| SWIFT MT940 Statements | | | | | | |
| Implementation | EUR 50 | EUR 50 | - | - | BGN 100 | BGN 100 |
| Termination | EUR 20 | EUR 20 | - | - | BGN 40 | BGN 40 |
| Change of the SWIFT address, adding new SWIFT address | EUR 50 | EUR 50 | - | - | BGN 100 | BGN 100 |
| Additional fee for statements via e-mail | BGN 2 | | Free of charge | | Free of charge | |
| Processing of enquiries and issuing duplicates of documents pertaining to bank transactions and service | | | | | | |
| for the current year | EUR 3 | | BGN 25, VAT incl | | BGN 25, VAT incl | |
| for previous year | EUR 10 | | BGN 50, VAT incl | | BGN 50, VAT incl | |
| for previous periods | EUR 25 | | BGN 50, VAT incl | | BGN 50, VAT incl | |
| Fee for the preparation of a statements during the current year | - | | BGN 40, VAT incl | | BGN 40, VAT incl | |
| Fee for the preparation of a statements in the previous year | - | | BGN 50, VAT incl | | BGN 50, VAT incl | |