

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 20	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 20	BGN 20
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 20	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	BGN 10
Monthly maintenance fee	BGN 156.47
Closing	BGN 20

*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)	Free of charge	Free of charge
Cumulative daily balance for all client accounts in BGN and EUR over BGN 500 000	Free of charge	Free of charge

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	BGN 100 (one-time fee)	BGN 100 (one-time fee)
Monthly fee	BGN 50 (per account)	BGN 50 (per account)
Termination or changes	BGN 40	BGN 40

Statement via SWIFT in MT940 format

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

Statement via SWIFT in MT942 format*

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

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

Fee for sending MT940 statements via e-mail* **BGN 60 (per account)** **BGN 60(per account)**

*Not offered to 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

„Business Partnership PROFESSIONALIST“**	Tariff
„Business Partnership EXPRESS“	Tariff
„Business Partnership PLUS“	Tariff
„Business Partnership BRONZE“	Tariff
„Business Partnership SILVER“	Tariff
„Business Partnership GOLD“	Tariff
„Business Partnership PLATINUM“	Tariff

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

** Only for individual clients registered in the Bulstat Register, who operate as a trader, freelancer or are engaged for non-profit purposes in Bulgaria or abroad. The Package Programme is only available for companies with annual revenues of up to EUR 2 million at the level of a group of related persons.

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

Transfers to and from Account – Intrabank (within UBB network)

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

Transfers to and from Accounts of PEA package – Intrabank (within UBB network)

Outgoing

- through the bank branch

BGN 0.50

- through online and mobile banking

Free of charge

Incoming

Free of charge

Transfers to and from Account – Interbank

Outgoing fund transfers in BGN currency

Outgoing through BISERA

- through the bank branch

BGN 7

-

- through online and mobile banking

BGN 1.40

-

- 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 1.40

-

Outgoing Transfers through RINGS

- through the bank branch

BGN 50

-

- through online and mobile banking

BGN 15

-

Incoming through BISERA (including BLINK) / RINGS

Free of charge

-

Outgoing fund transfers in euro within the European Economic Area (EEA)

Ordered at a UBB branch

-

BGN 7

Ordered through online and mobile banking

-

BGN 1.40

Ordered at a UBB branch (Express)

-

BGN 50

Ordered through online and mobile banking (Express)

-

BGN 15

Outgoing fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA

Ordered at a UBB branch with value day SAME Day

-

**0.2% min. BGN 50
max. BGN 600**

Ordered through online and mobile banking with value day SAME Day

-

**0.15% min. BGN 50
max. BGN 600**

Ordered at a UBB branch with value day NEXT*

-

**0.2% min. BGN 50
max. BGN 500; + BGN 20**

Ordered through online and mobile banking with value day NEXT*

-

**0.15% min. BGN 30
max. BGN 500; + BGN 20**

Ordered at a UBB branch with value day SPOT*	-	0.2% min. BGN 50 max. BGN 500; + BGN 20
Ordered through online and mobile banking with value day SPOT*	-	0.1% min. BGN 20 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 interbank fund transfers

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 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 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 55	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 1.40	-
via RINGS		-
- through the bank branch	BGN 50	-
- through online banking*	BGN 15	-

*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 1.40	-
Changing/Adding registration	BGN 1	-

Deactivation of Registration	Free of charge	-
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*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	-
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*For Clients with contracts for UBB Online

Payment of Electronic vignette (e-Vignette)*

Through e-Vignette section in UBB Mobile	Free of charge	-
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*For Clients with contracts for UBB Online

UPAY Gateway Payments

Registration in the payment gateway	Free of charge	-
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Payment of utility bills with cards, issued by UBB	Free of charge	-
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Payment of utility bills with cards of issuers, other than UBB - per paid bill	BGN 0.30	-
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Payment of local taxes and fees – per paid tax account number	BGN 1.50	-
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Donor campaign contributions	Free of charge	-
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Effectuated payments' inquiries	Free of charge	-
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Change of client's profile data	Free of charge	-
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Profile recovery upon a forgotten password	Free of charge	-
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Profile deactivation	Free of charge	-
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Mass Payroll Payments

Outgoing within UBB Network

Through the bank branch	BGN 4.50	BGN 4.50
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Through online banking or payment file	BGN 0.30	BGN 0.30
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Outgoing interbank via BISERA

Through the bank branch*	BGN 7	-
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Through online banking or payment file	BGN 1.40	-
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Outgoing interbank via RINGS

Through the bank branch*	BGN 50	-
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Through online banking or payment file	BGN 15	-
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Processing of payroll payment file

Through online banking or payment file	Free of charge	
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*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
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Previous years survey fee with correspondence to another ban	BGN 30	BGN 80
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For each additional message	-	BGN 20
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For amendment of fund transfer order conditions	-	BGN 120
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Fee for cancelling a fund transfer in foreign currency	-	BGN 120
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Return incoming transfer from UBB on beneficiary request (not by the fault of the Bank)	-	The commission for outgoing transfer in foreign currency
Return outgoing transfer (not by the fault of the Bank)	-	The commission for incoming transfer in foreign currency
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 20

*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;
- 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 paper based orders for BGN transfers through BISERA incl. state budget transfers, for execution within the same business day shall be 18.30 h;
- Deadline for accepting orders for BGN transfers via online and mobile banking through BISERA, incl. state budget transfers, for execution within the same business day shall be 19.30 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 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.
- 2.4. 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. Intrabank 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. Intrabank 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 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), no matter if the account currency is different than the currency of the transaction	0.70%, min. BGN 5, max. BGN 300	0.70%, min. BGN 5, max. BGN 300
Cash deposit above BGN 2 000 (currency equivalent), no matter if the account currency is different than the currency of the transaction	0.70%, min. BGN 5, max. BGN 300	0.70%, min. BGN 5, max. BGN 300
Cash deposit by a entity, other than the account holder	0.85% on the total amount, min. BGN 5.00	0.85% on the total amount, min. BGN 5.00
Cash deposit by a entity, other than the account holder to an account of a State Budget	0.85% on the total amount, min. BGN 5.00	0.85% on the total amount, min. BGN 5.00
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	0.70%, min. BGN 10	0.7%, 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	1.00% from the whole amount	1.00% from the whole amount
Cash Withdrawal from account from PEA package	0.2%, min. BGN 1, max. BGN 100	-
Cash Collection (VAT included)	Negotiable	Negotiable
Other Cash Commissions		
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 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)	BGN 3
SMS 40 (40 notifications)	BGN 5

Subscription plan Viber* (VAT included)

Viber 20 (20 notifications)	BGN 2
Viber 40 (40 notifications)	BGN 4

E-mail*

Free of charge

Push notifications*

Free of charge

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 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, 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 paid SMS/Viber messages shall not be renewed automatically. Sending of 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
Received Documents for Collection		
Documents against payment	0.25% min. BGN 120 max. BGN 600	
Documents against acceptance	0.3% min. BGN 120 max. BGN 600	
Documents free of payment	0.2% min. BGN 120 max. BGN 500	
Processing of documents, sent to the order of UBB	0.3% min. BGN 220	
Aval with cash collateral (per quarter or part thereof)	0.35% min. BGN 100	
Aval with other collateral	Upon agreement	
Advising of amendment	BGN 80	
Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order)	BGN 200	
Tracers/Inquiries	BGN 80	
Correspondence upon the client's order	BGN 80	
Return of unpaid documents	BGN 100	
Send Documents for Collection		
Documents against payment/acceptance/free of payment	0.25% min. BGN 120 max. BGN 600	
Amendment of the collection instructions	BGN 100	
Urgent processing upon a customer's request (within one banking day, after the date of receiving of the Client order)	BGN 200	
Tracers/Inquiries	BGN 80	
Correspondence upon the client's order	BGN 80	

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 (including advising of amendment extending the validity 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 (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;

IX: CARDS

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

*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 documents for initial and additional registration and fee for registration of renewal of a special pledge according to Special Pledges Act

BGN 50

Obliteration of a mortgage

BGN 100

Fee for registration by the bank or deregistration of a special pledge in Registry Agency

BGN 120

Fee for preparation of consent for deregistration of a special pledge according to the Special Pledges Act

BGN 25

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

Guarantees, received in UBB

Advising without commitment (including advising of a change, relating to increasing the amount)	0.1% min. BGN 100, max. BGN 500
Advising an amendment (excluding amount increase)	BGN 100
Processing of a claim	
For guarantees advised by the Bank	BGN 100
For guarantees issued directly to the beneficiary	0.1% min BGN 200, max BGN 600
Administration and processing of Direct Guarantees	0.1% min. BGN 140, max. BGN 700
Cancelling a request for payment	BGN 80
Examination of guarantee texts which are expected to be received in favour of customers (by request of the customer)	BGN 100
Authenticity confirmation of guarantee, issued directly to the beneficiary	BGN 100
For urgent processing upon the client's request (within one banking day after the date of receiving of the Client order)	BGN 100
Correspondence upon the client's order	BGN 100

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 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	

UBB Integration via API*

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

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)	BGN 100
For adjusting an accounting entry upon the ordering client's request	BGN 5

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

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 08.05.2024.
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](#)