

TARIFF OF UBB FOR PRIVATE INDIVIDUALS AND LEGAL ENTITIES, APPLICABLE TO CONTRACTS WITH CUSTOMERS FOR THE PROVISION OF INVESTMENT AND/OR ADDITIONAL SERVICES, RELATED TO FINANCIAL INSTRUMENTS



INVESTMENT
SERVICES
FOR FINANCIAL
INSTRUMENTS



OPERATIONS
WITH FINANCIAL
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AND MAINTENANCE
OF SECURITIES
ACCOUNTS



CUSTODY AND
DEPOSITORY
SERVICES



FEEES FOR
SAFEKEEPING
AND INSURANCE OF
INVESTMENT GOLD



TRANSACTIONS
WITH MUTUAL
FUNDS OF
KBC ASSET
MANAGEMENT

Type of Service	Currency
INVESTMENT SERVICES FOR FINANCIAL INSTRUMENTS	
DEALS WITH SHARES, EXCHANGE-TRADED FUNDS, AND COMPENSATORY INSTRUMENTS ON REGULATED DOMESTIC MARKET	
Value of the order or reached turnover:	
Up to EUR 5 112.92	1.20%, min. EUR 8
From EUR 5 112.92 to EUR 25 564.59	0.80%, min. EUR 60
From EUR 25 564.59 to EUR 51 129.19	0.65%, min. EUR 200
Over EUR 51 129.19	Negotiable
DEALS THROUGH "U-BROKER" PLATFORM	
Deals with financial instruments traded on MTF BSE International	0.50%, min. EUR 8
For other markets and segments	0.50%, min. EUR 5
Deals with domestic shares and compensatory instruments on OTC market	Negotiable, min.EUR 15.00 per order
DEALS WITH BULGARIAN GOVERNMENT BONDS ISSUED ON THE DOMESTIC MARKET AND OTHER BONDS EXECUTED ON DOMESTIC REGULATED MARKET	
Value of the order or reached turnover:	
From EUR 51 129.19	0.10%, min. EUR 30
From EUR 51 129.19 to EUR 127 822.97	0.08%
Over EUR 127 822.97	Negotiable



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DEALS WITH BULGARIAN GOVERNMENT SECURITIES, ISSUED ON THE DOMESTIC MARKET, EXECUTED OVER THE COUNTER (OTC), VIA MULTILATERAL TRADING FACILITY (MTF) OR VIA ORGANIZED TRADING FACILITY (OTF)

Deals on a primary market

For approved orders for short term securities – up to 1 year	0.04%, min. EUR 30
For approved orders for mid and long term securities – above 1 year	0.06%, min. EUR 30
For non-approved or non-admitted orders	EUR 5 per order

Deals on a secondary market

For deals with UBB	Free of charge
For deals, where UBB acts as intermediary	Negotiable, min EUR 30
Payment of Bulgarian Government Securities at maturity	0.02% of the nominal value

Note: Commission is percentage of the nominal value.

DEALS WITH FOREIGN GOVERNMENT BONDS AND OTHER BONDS ON OTC MARKET

For deals with UBB	Free of charge
For deals, where UBB acts as intermediary	Negotiable, min EUR 30

Note:
Commission is percentage of the nominal value.

- Note:
- commission is percentage of the nominal value.
 - minimum notional required per deal –USD 10 000 or EUR 10 000 (or equivalent), depending on the currency of the issue , unless explicitly agreed otherwise



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DEALS WITH SECURITIES ON FOREIGN REGULATED MARKETS

Market, for deals with equities, ETFs and etc.

Austria	0.30%, min. EUR 10
Germany – XETRA	0.30%, min. EUR 20
Germany – Frankfurt, Stuttgart, Berlin, Dusseldorf, Hanover, Hamburg and Munich	0.50%, min. EUR 40
France *, Italy *, Belgium, Denmark, Finland, Netherlands, Norway, Spain, Sweden, Portugal	0.40%, min. EUR 40
Switzerland *	0.40%, min. EUR 40
Great Britan *	0.40%, min. GBP 40 + the current „stamp duty” tax on the deal value when buying
Great Britan (IOB, GDR) *	0.40%, min. USD 40
Ireland *	0.60%, min EUR 40
US (through external channel „Bloomberg”)	Share price below USD 1 - 0.40%, min. USD 15; Share price above USD 1 and below USD 5 - 3 cents per share (USD), min. USD 15; Share price above USD 5 - 6 cents per share (USD), min. USD 15.
Canada (through external channel „Bloomberg”)	14 cents per share (CAD), min. CAD 50



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DEALS WITH SECURITIES ON FOREIGN REGULATED MARKETS

Japan, Singapore	1.50%, min. EUR 60
Australia, Hong Kong *	0.90%, min. EUR 60 (Hong Kong - min. EUR 60)
Russia	0.50%, min. USD 55
Greece	Buy – 0.60%, min. EUR 60, Sell – 0.90%, min. EUR 60
Croatia, Estonia, Latvia, Lithuania, Slovakia, Slovenia	0.90%, min. EUR 45
Poland	0.40%, min. EUR 45
Czech Republic	0.63%, min. EUR 45
Romania	1.26%, min. EUR 60
Turkey	0.70%, min, EUR 50
Other regulated markets	Negotiable
Deals with foreign government and other bonds executed on foreign regulated markets, or via multilateral trading facility (MTF) or via organized trading facility (OTF)	Negotiable



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Type of Service	Currency
Deals with structured instruments and certificates	Negotiable, min. EUR 40
Subscriptions and Redemptions of other mutual funds	Negotiable
Initial Public offerings and capital increases abroad (within the scope of investment intermediary service contracts)	Negotiable, min. EUR 15 (incl. VAT, if applicable)
Participation in tender offers for Bulgaria and abroad (within the scope of investment intermediary service contracts)	Negotiable
Privatization deals where the payment is made in compensation vouchers (within the scope of investment intermediary service contracts)	Negotiable

Notes

- for the markets marked with "*", in certain cases, there are additional fees and commissions /eg. stamp duty, as well as other government taxes and fees on financial transactions/ applicable at the time of the conclusion of the transactions. Such fees and commissions are covered by the client and are indicated in the confirmation for each specific transaction;
- if there is a need for currency exchange, this exchange, covering the payment in foreign currency, is carried out at the official "buy" or "sell" rate of the Bank for the relevant currency; where applicable, a preferential exchange rate may be provided to the client in accordance with internal Bank rules



Type of Service

Currency

OPERATIONS WITH FINANCIAL INSTRUMENTS AND MAINTENANCE OF SECURITIES ACCOUNTS

OPERATIONS WITH BULGARIAN FINANCIAL INSTRUMENTS

Incoming transfer of Bulgarian financial instruments to an account at UBB	EUR 6 per transfer per item (inc. VAT)
Outgoing transfer for Bulgarian financial instruments to an account at another investment intermediary	EUR 25 per transfer per item (inc. VAT)
Deal-related transfers of Bulgarian financial instruments to a third - party custodian bank in Bulgaria	EUR 6 per transfer per item (inc. VAT)
Maintenance of accounts for Bulgarian financial instruments in Central Depository AD and BNB	0.07% p.a., charged monthly, min. EUR 2 monthly, calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)
Outgoing transfer of Bulgarian financial instruments to Central Depository AD (Register A)	EUR 6 per transfer per item (inc. VAT)
Issuing a certificate of holding of financial instruments	EUR 6 per transfer per item (incl. VAT)



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OPERATIONS WITH FOREIGN FINANCIAL INSTRUMENTS BY COUNTRY (PLACE) OF SAFEKEEPING

Incoming delivery and receive-free-of payment transfers of foreign financial instruments

EUR 30 per transfer per item
(incl. VAT)

Outgoing delivery and receive-free-of payment transfers of foreign financial instruments

EUR 30 per transfer per item
(incl. VAT)

INCOMING AND OUTGOING DELIVERY AND RECEIVE-VERSUS-PAYMENT TRANSFERS OF FINANCIAL INSTRUMENTS ABROAD (INCL. DEAL-RELATED TRANSFERS)

Ukraine, Russia, Kazakhstan, India, Indonesia, South Korea, Philippines, Montenegro, North Macedonia

EUR 100 per transfer per item
(incl. VAT)

Australia, Brazil, Iceland, Israel, Malaysia, Mexico, New Zealand, Portugal, Singapore, Taiwan, Thailand, Albania, Izrael

EUR 65 per transfer per item
(incl. VAT)

Eurobonds, USA, Austria

EUR 40 per transfer per item
(incl. VAT)

Czech Republic, Serbia, Slovakia, Slovenia

EUR 84 per transfer per item
(incl. VAT)

Other Markets

EUR 50 per transfer per item
(incl. VAT)INVESTMENT
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MAINTENANCE OF ACCOUNTS FOR FOREIGN FINANCIAL INSTRUMENTS

Bosnia & Herzegovina, Kazakhstan, Montenegro, Albania	0.45 % p.a., charged monthly, with min EUR 2 monthly, calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)
Other markets	0.15% p.a., charged monthly, with min EUR 2 monthly, calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)
Safekeeping of funds issued by Raiffeisen Capital Management (RCM)	Free of charge
Issuing a certificate from depository institution for tax purposes (Tax vouchers)	EUR 150 (incl VAT)
Issuance of statement for securities portfolio and/or securities operations for a period other than the current year on client's request	EUR 15 (incl. VAT)

Notes

- additional custody charges for certain foreign instruments, if any, e.g. for "American Depositary Receipts" (ADRs) and/or "Global American Receipts" (GDRs), are covered by the clients. The Bank charges the relevant fees to the client, without increasing their levels, after these are charged by the foreign depository of the instrument



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Safekeeping fees, settlement/transfer fees, corporate action administration fees, tax relief/reclaim fees as per respective DTT in relation to foreign financial instruments (subject to VAT)	Negotiable
Safekeeping fees, settlement/transfer fees, corporate action administration fees in relation to local financial instruments (subject to VAT)	Negotiable
Pension funds custodian services fee in accordance with Social Insurance Code and BNB Ord.Nº36 (subject to VAT)	Negotiable
Depository bank fees for special purpose investment companies according to Special Purpose Investment Companies and Securitization Companies Act (subject to VAT)	EUR 638.4 (incl. VAT)
Depository services fee for Collective Investment Schemes and Other Undertakings for Collective Investments according to the Law (subject to VAT)	Negotiable
Safekeeping of bearer securities and certificates of ownership fee (subject to VAT)	Negotiable
Other fees related to Custody and Depository services (subject to VAT)	Negotiable



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FEES FOR SAFEKEEPING AND INSURANCE OF INVESTMENT GOLD IN RAIFFEISENBANK INTERNATIONAL (SUBJECT TO VAT)

Investment gold quantity up to 499 g	EUR 150 (incl. VAT)
Investment gold quantity from 500 g to 999 g	EUR 270 (incl. VAT)
Investment gold quantity from 1 kg to 3 kg	EUR 390 (incl. VAT)
Investment gold quantity above 3 kg	0,3% of the deal value (incl. VAT)

Note: Sefekeeping and insurance fees are on an annual basis



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TRANSACTIONS WITH MUTUAL FUNDS OF KBC ASSET MANAGEMENT

Type of Service	Currency
TRANSACTIONS WITH MUTUAL FUNDS OF KBC ASSET MANAGEMENT	
Subscriptions of Collective Investment Schemes units	
Up to 102 258.37 EUR	1.50%
From 102 258.38 EUR to 204 516.75 EUR	1.00%
From 204 516.76 EUR to 511 291.88 EUR	0.75%
From 511 291.89 EUR to 766 937.82 EUR	0.50%
766 937.83 EUR and over	0.15%
Subscription of units from collective investment schemes through the InResto service	
UBB Expertease Dynamic Balanced Fund	Free of charge
Buy-back of Collective Investment Schemes units	
up to 30 days (incl.) from the initial unit subscription date	5.00%
after 30 days from the initial unit subscription date	Free of charge



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General notes

1. The present Tariff of UBB AD, applicable to contracts with clients for the provision of investment and/or ancillary services related to financial instruments, was adopted on 29.04.2025 and enters into force on 01.06.2025.
2. Sample information on the expected usual costs and fees for each type of instrument can be found at: www.ubb.bg. The information attached in these documents is indicative and the amount of costs may vary depending on the amount of the investment, the holding period and the specific market situation.
3. For all cases that are not explicitly specified in this Tariff and/or other terms and conditions have been agreed upon under an individual contract with the client, the agreed terms and conditions of the individual agreement between the client and the Bank shall apply.
4. Fees can be paid in EUR, as agreed with the client. If not explicitly agreed, the fees and commissions are calculated and collected in EUR.
5. The provision of preferential commissions for reached turnover is only after an inquiry by the client and after signing an annex to an investment service contract. The commissions are a percentage of the total executed value of the order during each business day, but not less than the specified minimum.
6. In case of need for foreign exchange related to item 1 "Investment services for transactions with financial instruments", the exchange shall be carried out at the official "buy" or "sell" rate of United Bulgarian Bank AD for the respective currency for the day. Where applicable, it is allowed to provide a preferential exchange rate for the client, in accordance with the internal bank rules. related to item 2 "Operations with financial instruments and safekeeping accounts", the fees and commissions are collected at the central exchange rate of the BNB for the respective currency on the value day of the operation/ debit.
7. Information about the InResto service is available in the General Terms and Conditions for Payment Services for Individuals of UBB AD, as well as on the product page of the www.ubb.bg in the "Savings and Investments" section



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