

TARIFF OF UNITED BULGARIAN BANK AD FOR FEES AND COMMISSIONS FOR INDIVIDUALS

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I.A: ACCOUNTS OF INDIVIDUALS

| SERVICE TYPE | BGN | FOREIGN CURRENCY |
|--------------|-----|------------------|
|--------------|-----|------------------|

Current account

| | | |
|-------------------------------------------|--------------|--------------|
| Minimum balance | Not required | Not required |
| Opening at a branch of the bank: | | |
| with a debit card | BGN 1.96 | BGN 1.96 |
| without a debit card | BGN 4.98 | BGN 4.98 |
| Opening via UBB online and mobile banking | No fee | No fee |
| Maintenance - monthly: | | |
| with a debit card | BGN 2.50 | BGN 2.50 |
| without a debit card | BGN 4.50 | BGN 4.50 |
| Closing | No fee | No fee |

„Activity” account

| | | |
|------------------------------------------------------------------|-----------|-------------------|
| Minimum balance | BGN 97.79 | 50 currency units |
| Opening | No fee | No fee |
| Maintenance - monthly (Depending on the number of transactions): | | |
| Upon performed up to 10 debit transactions per month | BGN 2.94 | BGN 2.94 |
| Upon performed over 10 debit transactions per month | No fee | No fee |
| Closing | No fee | No fee |

„Privilege” account*

| | | |
|---------------------------------|--------------|---|
| Minimum balance | Not required | |
| Opening at a branch of the bank | No fee | - |
| Maintenance - monthly | BGN 0.88 | - |
| Closing | No fee | - |

**All other fees and commissions on “Privilege” account*, shall be according to the currently effective Tariff for individuals of the Bank.*

Donor account

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

Special purpose account related to deals/ Escrow

| | | |
|-----------------------|--------------|--------------|
| Minimum balance | Not required | Not required |
| Opening | BGN 107.57 | BGN 107.57 |
| Maintenance - monthly | BGN 1.17 | BGN 1.17 |
| Closing | No fee | No fee |

Open savings deposit

| | | |
|--------------------------------------------------------------------|------------------|--------------------------|
| Minimum balance | BGN 48.90 | 25 currency units |
| Opening | BGN 1.96 | BGN 2.00 |
| Maintenance - monthly | BGN 2.54 | BGN 2.54 |
| Debit Transaction Fee (after the second transaction for the month) | BGN 9.78 | BGN 9.78 |
| Closing | No fee | No fee |

Child open savings deposit

| | | |
|--------------------------------------------------------------------|------------------|--------------------------|
| Minimum balance | BGN 48.90 | 25 currency units |
| Opening | No fee | No fee |
| Maintenance - monthly | No fee | No fee |
| Debit Transaction Fee (after the second transaction for the month) | BGN 9.78 | BGN 9.78 |
| Closing | No fee | No fee |

Term deposit

| | | |
|-----------------|-----------------------------------------|---------------|
| Minimum balance | Depending on the type of deposit | |
| Opening | No fee | No fee |
| Maintenance | No fee | No fee |
| Closing | No fee | No fee |

Safekeeping fee for financial assets

| | | |
|----------------------------------------|---------------|---------------|
| Balance on current and saving accounts | No fee | No fee |
|----------------------------------------|---------------|---------------|

Notes:

- To accounts with an extended overdraft a monthly maintenance fee with a debit card is being applied.
- "Privilege" Account may be opened to clients over the age of 60 or clients who are able to present a document for retirement.
- No fee shall be collected for opening current accounts for opening a term deposit.
- Accounts, to which there is a term deposit opened, are exempt from monthly maintenance fee over the deposit period.
- For accounts, in which there is simultaneously a term deposit opened, as well as a loan formed (including accounts with overdrafts), the monthly account maintenance fee shall be collected over the loan period until its full repayment.
- The Open Account is equivalent to the Open Deposit.
- No fee shall be collected for opening and current accounts monthly maintenance fee for a main contactless debit card of the Debit Mastercard brand for children/adolescents (aged from 14 up to 18 years). Upon reaching the age of 18, the account is transformed under standard conditions in the year following the coming of age.

I.B: PACKAGED OFFERS

| SERVICE TYPE | BGN |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| “Comfort” Package | |
| Opening | No fee |
| Maintenance - monthly | BGN 5.87 |
| Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago) | BGN 9.78 |
| Opening and monthly maintenance of a current account in BGN, linked to a Comfort Package | No fee |
| Cash deposit/withdrawal through ATM of UBB, with a Debit MasterCard/ Visa Debit, issued to a Comfort Package | No fee |
| Cash withdrawals at ATMs of other banks in Bulgaria, with a Debit MasterCard/ Visa Debit, issued to a Comfort Package | No fee |
| Regular payment of utility bills from a current account, linked to a Comfort Package | |
| Monthly maintenance fee | No fee |
| Per payment | No fee |
| Outgoing fund transfers in BGN within UBB , effected via e-banking from the current account, linked to the package | No fee |
| Two outgoing interbank credit transfers in BGN per month , effected via e-banking from the current account, linked to the package, except for fund transfers, ordered for execution through RINGS | No fee |
| “Privilege” Package - for clients with pension payments in UBB | |
| Opening | No fee |
| Maintenance – monthly | BGN 1.76 |
| Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago) | BGN 9.78 |
| Opening and monthly maintenance of a current account in BGN, linked to a Privilege Package | No fee |
| Cash deposit through ATM of UBB | No fee |
| Cash withdrawal at ATMs in Bulgaria with a Debit MasterCard/ Visa Debit, issued to a Privilege Package | No fee |
| Regular payment of utility bills from a current account, linked to a Privilege Package | |
| Monthly maintenance fee | No fee |
| Per payment | No fee |
| “Premium” Package | |
| Opening | No fee |
| Maintenance - monthly (depending on the number of transactions) | |
| - Upon performed up to 10 debit transactions per month | BGN 24.06 |
| - Upon performed over 10 debit transactions per month* | BGN 12.03 |
| Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago) | BGN 9.78 |
| Opening and monthly maintenance of a current account Activity in BGN, linked to a package | No fee |
| Opening and monthly maintenance of a current account Activity in EUR, linked to a package | No fee |

Debit card of World Debit MasterCard brand, linked to a Premium Package

| | |
|---------------------------------------------------------------------------------------------|---------------|
| Payment instrument - annual maintenance fee | No fee |
| Cash deposit through ATM of UBB | No fee |
| Cash withdrawal at ATMs in Bulgaria with World Debit MasterCard included in Premium Package | No fee |

Regular payment of utility bills from a current account, linked to an Activity Package

| | |
|-------------------------|---------------|
| Monthly maintenance fee | No fee |
| Per payment | No fee |

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Outgoing intrabank and interbank credit transfers in BGN , effected via e-banking from the current account in BGN, linked to the package, except for fund transfers, ordered for execution through RINGS | No fee |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|

Package “Youngsters and students”

| | |
|----------------------------------------------------------------------------------------------------------|-----------------|
| Opening | No fee |
| Maintenance – monthly | BGN 0.98 |
| Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago) | BGN 9.78 |
| Opening and monthly maintenance of a current account in BGN, linked to a Package Youngsters and students | No fee |

Contactless Debit card of Debit Mastercard brand, linked to a Package “Youngsters and students”

| | |
|----------------------------------------------------------------------|-----------------|
| Opening and maintenance | No fee |
| Reissuance of a card, non-expired validity (lost, stolen, destroyed) | BGN 5.00 |
| Payment at UBB POS | No fee |
| Payment at POS of another Bulgarian bank | No fee |
| Cash deposit/withdrawal through ATM of UBB | No fee |
| Cash withdrawal at ATM of another bank in Bulgaria | BGN 0.30 |

Package “For salary”

| | |
|------------------------------------------------------------------------------------------------|-----------------|
| Opening | No fee |
| Maintenance – monthly | BGN 4.40 |
| The transfer of salary/other regular monthly income over BGN 145 | |
| Maintenance – monthly | BGN 4.89 |
| Without transfer of salary/other regular monthly income over BGN 145 | |
| Closing (the fee shall be charged only upon closing a package, opened less than 6 months ago)* | BGN 9.78 |

Included services

| | |
|-------------------------------------------------------------------|---------------|
| Issuance and maintenance of international debit card | No fee |
| Cash deposit/withdrawal through ATM of UBB | No fee |
| Outgoing fund transfers in BGN within UBB, effected via e-banking | No fee |

Notes:

- It shall be valid for a package opened on an Activity account - The Bank shall charge the stated monthly maintenance fee upon performed over 10 debit transactions monthly (outgoing fund transfers through e-banking, utility payments, withdrawals and payments with a debit card, issued to the package, accounted within the calendar month), under the condition that on each last day of the month the account's available balance equals the monthly maintenance fee for the package.

- Package Youngsters and students may be opened to clients, between the age 18 to 25 incl.
- No fee for opening and monthly maintenance of a current account in EUR, linked to a Comfort package and a package Youngsters and students.
- Withdrawal with microcard is possible at ATM that supports contactless functionality.
- Microcard and accessory are offered always together.
- The account maintenance monthly fee is not applicable for the closing month.
- For services, not specifically indicated in Packaged Offers Section, or upon closing a package, the applicable fees shall be those as per the currently effective Tariff of the Bank.
- Upon withdrawal of funds from the account with the debit card, linked to a package, at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the agreement's signing, but accounted after the latter date, the transactions shall be charged as per the applicable package conditions
- Upon withdrawal of funds from the account with the debit card, linked to the package at ATMs of UBB and at other banks' ATMs in Bulgaria, performed prior to the Package Agreement's termination, but accounted after the latter date, the transactions shall be charged in accordance with the standard terms of this Tariff.

I.C: PAYMENT ACCOUNT WITH BASIC FEATURES /PABF/

| SERVICE TYPE | BGN |
|------------------------------------------------------------------------|------------------------------|
| Opening | |
| At a branch of the Bank and issuance of a debit card to the account | BGN 1.50 |
| At a branch of the Bank | BGN 1.50 |
| Maintenance - monthly | |
| With a debit card, issued to the account | BGN 2.30* |
| No debit card to the account | BGN 2.40* |
| Closing | |
| Closing a PABF, opened less than 6 months ago (as of the closing date) | No fee |
| Depositing funds in a PABF by the account holder | |
| At a teller desks | No fee |
| Cash depositing at UBB ATMs | No fee |
| Withdrawing cash from a PABF | |
| At a teller desk in an office of the Bank up to BGN 1000 | 0.15%, min. BGN 0.90* |
| With a debit card at an ATM, serviced by the Bank | BGN 0.20* |
| With a debit card at an ATM, serviced by another bank in Bulgaria | BGN 1.00 |
| Direct debit payment | |
| To an account with the same bank | BGN 1.90* |
| To an account with another bank | BGN 3.90* |
| Standing orders | |
| Intrabank standing orders among accounts of different holders | BGN 0.35* |

| | |
|---------------------------------------------------------------------------------------|------------------|
| Interbank standing orders via BISERA | BGN 0.70* |
| Payment transactions, effected with a payment card, including via Internet | |
| Payment with a debit card at a POS, serviced by the Bank | No fee |
| Payment with a debit card at a POS, serviced by another bank in Bulgaria | No fee |
| Credit transfer in Bulgarian leva | |
| Paper-based, to a payment account with the same bank | BGN 2.30* |
| Via online banking to a payment account with the same bank | BGN 0.35* |
| Paper-based through BISERA to a payment account with another bank | BGN 3.90* |
| Via online banking through BISERA to a payment account with another bank | BGN 0.70* |
| Paper-based to a State Budget payment account with the same bank | BGN 2.30* |
| Via online banking to a State Budget payment account with the same bank | BGN 0.35* |
| Paper-based through BISERA to a State Budget payment account with another bank | BGN 3.90* |
| Via online banking through BISERA to a State Budget payment account with another bank | BGN 0.70* |

Notes:

•The Bank offers opening of a Payment Account with Basic Features (PABF) in Bulgarian leva (BGN), pursuant to the requirements of the Payment Services and Payment Systems' Act.

*Where, at the authorization of the titleholder, operations are carried out on payment accounts with basic features, including cash withdrawals, no fees shall be payable in respect of such transactions where these are charged against the proceeds of salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students. The account with basic features shall be settled free of charge when it is credited with the funds referred to in preceding sentence or when these funds and the interest thereon are kept on this account.

•All other fees and commissions on Payment Accounts with Basic Features, applied to services outside the scope of those, specified in Section I.C., shall be according to the currently effective Tariff for individuals of the Bank.

II. CASH OPERATIONS

| SERVICE TYPE | BGN | FOREIGN CURRENCY |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Depositing | | |
| At a teller desk | 0.25% on the entire amount, min. BGN 2 | 0.30% on the entire amount, min. BGN 2 |
| Withdrawing | | |
| At a teller desk of amounts up to 10 000 BGN (currency equivalent) | 0.70%, min. 6 BGN | 0.70%, min. 6 BGN |
| At a teller desk of amounts exceeding 10 000 BGN (currency equivalent): | | |
| - <u>With prior request:</u> | 0.70% on the entire amount min. 6 BGN | 0.70% on the entire amount min. 6 BGN |
| - <u>Without prior request:</u> | 0.75% on the entire amount min. 6 BGN | 0.75% on the entire amount min. 6 BGN |
| Funds requested in writing but not withdrawn (on the total requested amount) | 0.60% | 0.60% |
| Other commissions related to cash operations | | |
| Depositing of coins (collected on the total amount upon depositing more than 20 coins), not applicable to a loan installment | 5% min. BGN 5 | N/A |
| Processing, counting, exchange without depositing to an account (including exchange of banknotes to coins and vice versa) | 5% min. BGN 3 | N/A |
| Checking a banknote with doubtful authenticity (per banknote) which is not deposited in an account | BGN 1 | BGN 1 |
| Replacement of damaged bank notes/coins* | No fee | N/A |
| Foreign currency exchange at the cash desk (cash desk) * | BGN 6 | BGN 6 |

* The Bank reserves its right to determine and change at any time a minimum sum for cash purchase and sale of foreign currency (teller transactions), by announcing such amount through a notification at its respective branch. The Bank reserves its right to limit the types of currencies for which it offers the service.

Notes:

- Upon withdrawal of amounts exceeding BGN 10 000 or their equivalence 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 in a branch of the Bank or via the Client Contact Center is required.
- Neither commission for cash operations nor notification fee shall be collected for withdrawal of term deposits on the maturity date or on the first business day, following this date, when the maturity is a non-business day; Neither commission for cash operations nor notification fee shall be collected for withdrawal of Open deposit on the first business day of the month, following the date of interest payment.
- No cash desk fees and commissions shall be collected for making cash desk payments for the purpose of repayment of liabilities under a credit product, including credit card, credit line and overdraft granted by UBB.
- Commission for cash operations shall not be collected upon coupon payment or payment at maturity, nor for repurchasing target issues of government securities.
- Unfit banknotes - strongly damaged banknotes with interrupted wholeness due to physical and chemical processes.
- Funds deposited outside the bank's business hours shall be posted with value date the first business day, following the depositing date.

- Cash transfers returned by the bank of the beneficiary shall be refunded to the sender, within 7 business days of the date of the ordered transfer. The amount shall be refunded upon the payer's request.
- There is no commission for cash handling upon depositing of sums into accounts of natural persons when the payment reason is purchase of mutual funds' units from UBB Asset Management.
- Available Funds Deposit - Neither commission for cash operations, nor notification fee shall be collected for withdrawal of interest on the interest payment date during the respective month, as well as on the maturity date or on the first business day, following that date, when the maturity /interest payment date is a non-business day.
- 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 daily.
- The fee for depositing cash into an account of an individual shall be collected from the account of the client unless it's paid in cash by the depositor.

III. FUND TRANSFERS

| SERVICE TYPE | BGN | FOREIGN CURRENCY |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|---------------------------------------|
| Transfers to and from account - within UBB network | | |
| Outgoing | | |
| - at a branch/office of the bank | BGN 5.00 | BGN 5.00 |
| - through online and mobile banking | BGN 0.48 | BGN 0.48 |
| - Instant transfer to mobile number (BLINK P2P) - through mobile banking (for amounts up to or equaling BGN 100) | No fee | - |
| - Instant transfer to mobile number (BLINK P2P) - through mobile banking (for amounts above BGN 100 and up to or equaling BGN 30 000) | BGN 0.48 | - |
| Transfers to and from account – interbank | | |
| Outgoing fund transfers via BISERA | | |
| - through a branch of the bank | BGN 7.00 | - |
| - through online and mobile banking | BGN 0.98 | - |
| - Instant fund transfer in BGN (BLINK) for amounts up to or equaling BGN 30 000 and Instant fund transfer (SEPA Instant) in EUR within the European Economic Area (EEA) for amounts up to or equaling BGN 30 000 could be initiate through UBB Online and UBB Mobile; | BGN 0.98 | - |
| - Instant transfer to mobile number (BLINK P2P) through UBB mobile (for amounts up to or equaling BGN 100) | No fee | - |
| - Instant transfer to mobile number (BLINK P2P) through UBB mobile (for amounts above BGN 100 and up to or equaling BGN 30 000) | BGN 0.98 | - |
| Outgoing through RINGS | | |
| - at a branch of the bank | BGN 50.00 | - |
| - through online and mobile banking | BGN 15.00 | - |
| Incoming fund transfers through BISERA (including BLINK)/RINGS | No fee | - |
| Outgoing fund transfers in euro within the European Economic Area (EEA) | | |
| Ordered at a branch of the bank | - | BGN 7.00 |
| Ordered through online and mobile banking | - | BGN 0.98 |
| Ordered at a branch of the bank (express fund transfers) | - | BGN 50.00 |
| Ordered through online and mobile banking (express fund transfers) | - | BGN 15.00 |
| Outgoing fund transfers in foreign currency other than euro, Fund transfers in EUR outside the EEA, Fund transfers in BGN outside the Republic of Bulgaria | | |
| Ordered at a branch | - | 0,22% min. BGN 50 max. BGN 400 |
| Ordered through online and mobile banking | - | 0,20% min. BGN 40 max. BGN 400 |

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------------------------------------------------------------------|
| Ordered at a branch of the bank 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 |
| Incoming fund transfers in foreign currency | | |
| Incoming fund transfers in euro within the European Economic Area (EEA) | - | No fee |
| Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent up to BGN 200 | - | No fee |
| Incoming fund transfers in a currency other than euro, as well as fund transfers in euro outside the EEA- BGN equivalent over BGN 200 | - | 0,10% min. BGN 20 max. BGN 200 |
| Cash transfers – interbank | | |
| Outgoing with depositing at the cashier's desk | 1%, min. BGN 10 | - |
| Outgoing with depositing at the cashier's desk - via the RINGS system | 1%, min. BGN 55 | - |
| Direct debit | | |
| Accepting consent for direct debit | No fee | - |
| Initiating direct debit order | BGN 2.00 | - |
| Initiating a refusal to pay a received direct debit order | BGN 1.00 | - |
| Payment of a direct debit order | | |
| Within the UBB network | | |
| through a branch of the bank | BGN 5.00 | - |
| through UBB online banking | BGN 0.48 | - |
| Through BISERA | | |
| through a branch of the bank | BGN 7.00 | - |
| through UBB online banking | BGN 0.98 | - |
| Through RINGS | | |
| through a branch of the bank | BGN 50.00 | - |
| through UBB online banking | BGN 15.00 | - |
| Regular payment of utility bills from a current account/credit card | | |
| Monthly maintenance fee | No fee | - |
| Per payment | No fee | - |
| Payment of tax liabilities | | |
| Through UBB Online/UBB Mobile (for each transfer) | BGN 1.00 | - |
| Payment of Electronic vignette (e-Vignette) | | |
| Through e-Vignette section in UBB Mobile | No fee | - |
| Paid Zone Parking payment | | |
| Through Paid Zone Parking menu in UBB Mobile | No fee | |

Standing orders

Registration

| | | |
|-----------------------------------------------------|-----------------|---|
| Standing orders among accounts of the same holder | No fee | - |
| Standing orders among accounts of different holders | BGN 1.00 | - |

Transfers

| | | |
|-------------------------------------|-----------------|-----------------|
| Intrabank Transfers | | |
| Among accounts of the same holder | No fee | - |
| Among accounts of different holders | BGN 1.00 | BGN 1.00 |
| Interbank Transfers via BISERA | BGN 2.00 | - |
| Changing/Adding registration | BGN 1.00 | - |
| Deactivation of Registration | No fee | - |

Other

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|
| Current year survey fee with correspondence to another bank | BGN 20 | BGN 60 |
| Previous years survey fee with correspondence to another bank | BGN 30 | BGN 80 |
| For each additional message | - | BGN 20 |
| For amendment of the conditions of the transfer order | - | BGN 120 |
| Fee for cancelling a fund transfer in foreign currency | - | BGN 120 |
| Fee for manual processing of incoming foreign currency transfer due to missing, incorrect, invalid IBAN/BBAN (To be collected from the beneficiary account) | - | BGN 40 |

Notes:

- The return of received transfers upon the beneficiary's order shall be considered a fund transfer.
- No fund transfer fees shall be collected upon purchase/sale and exchange of foreign currency between accounts with UBB.
- No fund transfer fee shall be collected upon a fund transfer within the Bank's network, between accounts of a client, ordered via online and mobile banking.
- Outgoing intrabank and interbank fund transfers up to BGN 5 000 000 (five million Bulgarian leva) or their equivalence in foreign currency can be ordered on paper at a branch of the Bank, and via UBB Online, while fund transfers exceeding this value – only via UBB Online. The single transaction limit for outgoing intrabank and interbank fund transfers, ordered via UBB Online, is BGN 500 000 (five hundred thousand Bulgarian leva) or their equivalence in foreign currency. Limit change can be requested at a branch of the Bank.
- 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 through RINGS for execution within the same business day shall be 15.00 h
- Deadline for accepting paper based orders for Intrabank transfers for execution within the same business day shall be 18.30 h.
- Deadline for accepting Intrabank orders via online and mobile banking for execution within the same business day shall be 19.30 h.
- 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.
- FX fund transfers in EUR, USD, CHF, GBP are being executed with same-day value date.
- Fund transfers in currencies of the other countries from the European Economic Area, ordered via the online and mobile banking functionalities, are being executed with value date 1 business day, while those, ordered via a branch of the Bank - with value date up to 2 business days.
- Fund transfers in JPY, TRY, CAD, AUD, ordered via online and mobile banking and a branch of the bank shall be executed with value date 2 business days.
- Express fund transfers via TARGET2 are being executed only in EUR to banks in countries from the European Economic Area, participants in the TARGET2 system.
- Cut-off time for intraday processing of incoming fund transfers in foreign currency - 16.30 h.
- Fund transfers in EUR and in the national currencies of countries from the European Union/ European Economic Area 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).

- For survey and change of an ordered foreign currency transfer apart from the fees of UBB, all fees of the correspondent banks, having originated in relation with these services, shall be additionally collected from the payer.
- 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 executing 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 withhold expenses from the transfer amount.
- No fee shall be collected upon a fund transfer in BGN, ordered through a branch (on paper) to accounts of UBB Asset Management AD, for subscription of units from UBB Mutual Funds.
- Transactions performed through the Taxes and Fees section in UBB online/mobile 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 his/her issuing bank's tariff. Upon effecting payments through UPAY, UBB clients will not be charged additionally.

• 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.

• 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 separate paid bill.

• For standing order performed through saving accounts an additional fee is due according to the product's characteristics.

• 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.

IV: CARDS

International debit card VISA DEBIT /DEBIT MASTERCARD

BGN

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Card issuance | No fee |
| Renewal of a card with expired validity | No fee |
| Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic) | No fee |
| Issuance of a subsequent or additional card (except for Debit Mastercard-branded card for children/adolescents) | BGN 5.87 |
| Cash depositing at UBB ATMs | BGN 0.20 + 0.05% on the entire amount |
| Cash withdrawal at UBB ATMs | BGN 0.20 + 0.1% |
| ATM withdrawals from another bank in Bulgaria and in EEA countries | BGN 1.17 + 0.1% |
| ATM withdrawals from a bank in non-EEA countries | BGN 4.89 + 1% |
| Cash advance in UBB branch | BGN 4.89 + 1% |
| Cash advance in branch of another Bulgarian bank | BGN 4.89 + 1% |
| Cash advance in a bank/ financial institution abroad | BGN 4.89 + 1% |
| Payment at UBB POS | No fee |
| Payment at POS of another Bulgarian bank | No fee |
| Payment at POS of a bank abroad | No fee |
| Transfer at an ATM of amounts between a card and another account | No fee |
| Account balance inquiry at an UBB ATM | BGN 0.98 |
| Account balance inquiry at an ATM of another bank in Bulgaria | BGN 0.98 |
| Account balance inquiry at an ATM abroad | BGN 0.98 |
| Fee upon transactions for betting and gambling purposes, amount refunds included | 2% of the transaction amount |
| PIN change (only at UBB ATM) | No fee |
| Unblocking a card, because of entered 3 wrong PIN codes | No fee |
| Blocking a lost/ stolen card | No fee |
| Generating a new PIN | BGN 0.98 |
| SMS notifications for each transaction over BGN 100 (valid until 01.09.2019) | No fee |
| Changes of card data trough the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing) | No fee |
| Changes in a transaction limit | BGN 4.89 |
| Changes in card data through a branch of the bank (account number, servicing branch for the card) | BGN 5.00 |
| Receipt of a card or a PIN code from a branch other than the issuing one | No fee |
| Delivery for a card to an address in Bulgaria (VAT incl.) | BGN 4.89 |
| Debit cards transactions limits: | |
| Total daily limit for cash withdrawal | BGN 2 000 |
| Daily limit for payment at merchants | BGN 10 000 |
| Number of card transactions per calendar day | 20 |

* Upon the client's request there is a possibility for increasing the cash limit for a certain period of time. The cash withdrawal limit for debit cards within 24 hours is BGN 2000. On non-business days, as well as in the t
up to BGN 400. between 18.00 h. and 08.00 h. it is possible this limit to be restricted

International debit card DEBIT VISA CLASSIC /DEBIT MASTERCARD STANDARD

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Card issuance | No fee |
| Renewal of a card with expired validity | No fee |
| Card re-issuing before expiry | No fee |
| Annual card maintenance fee -main card Debit Mastercard Standard and Debit Visa Classic | BGN 0.98 / EUR 0.50 / USD 0.67 / GBP 0.40 |
| Annual card maintenance fee - additional card plastic | BGN 0.98 / EUR 0.50 / USD 0.67 / GBP 0.40 |
| Annual card maintenance fee - additional card microcard | BGN 2 / EUR 1 / USD 1.34 / GBP 0.80 |
| Annual card maintenance fee - additional card sticker | BGN 5 / EUR 2.50 / USD 3.34 / GBP 2 |
| Cash depositing at UBB ATMs | BGN 0.20 + 0.05% on the entire amount/EUR 0.10 + 0.05% on the entire amount/USD 0.14 + 0.05% on the entire amount/ GBP 0.08 + 0.05% on the entire amount |
| Cash withdrawal at UBB ATMs | BGN 0.20 + 0.1%/ EUR 0.10 + 0.1% / USD 0.14 + 0.1% / GBP 0.08 + 0.1% |
| Withdrawal through ATM of other banks within the country and within the countries from the European Economic Area | BGN 1.17 + 0.1% / EUR 0.60 + 0.1% / USD 0.85 + 0.1%/ GBP 0.60 + 0.1% |
| Withdrawal through ATM in countries outside the European Economic Area | BGN 4.89+1% / EUR 2.50+1%/ USD 3.34+1% / GBP 2+1% |
| Withdrawal through POS | BGN 4.89+1% / EUR 2.50+1% / USD 3.34+1% / GBP 2+1% |
| Payment at UBB POS | No fee |
| Payment at POS of another Bulgarian bank | No fee |
| Payment at POS of a bank abroad | No fee |
| Account balance inquiry at an UBB ATM | BGN 0.98 / EUR 0.50 / USD 0.67 / GBP 0.40 |
| Receipt of funds on card through POS (credit refund) | 1% |
| Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country | BGN 0.20 / EUR 0.10 / USD 0.14 / GBP 0.08 |
| Card activation after entering 3 wrong PINs | Card activation after entering 3 wrong PINs |
| Card blocking | Free of charge |
| Send an SMS to a short number to receive a PIN | It is collected by the mobile operator |
| Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the 14 's reissuing) | No fee |

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| Change of card operational limits | BGN 4.89/ EUR 2.50/ USD 3.34 / GBP 2 |
| Notification - monthly fee for receiving text messages for operations | BGN 1.96 / EUR 1.02 / USD 1.11 / GBP 0.9 |
| Unreasonable claim on transaction | Free of charge |
| Send money to a recipient with card from the Bank | Free of charge |
| Send money to a recipient with any other BG bank's card | Free of charge |
| Card delivery to another UBB Bank Bulgaria AD branch | Free of charge |
| Card account statement upon request at an office of UBB Bank Bulgaria AD | Free of charge |
| Primary - offered to a main account of the child/adolescent, or additional - offered to a main account of a parent/guardian, contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from | |
| | BGN |
| Card issuance | No fee |
| Reissuance of primary card, non-expired validity (lost, stolen, destroyed) | No fee |
| Reissuance of additional card, non-expired validity (lost, stolen, destroyed) | No fee |
| Fees and Transaction limits | |
| Payment at UBB POS | No fee |
| Payment at POS of another Bulgarian bank | No fee |
| Cash depositing at UBB ATMs for primary card offered to a main account of the child/adolescent (aged from 14 up to 18 years) | No fee |
| Cash withdrawal at UBB ATMs | No fee |
| ATM withdrawals from another bank in Bulgaria and in EEA countries for primary debit card for children/adolescents (aged from 14 up to 18 years) offered to a main account of the child/adolescent | BGN 0.30 |
| ATM withdrawals from another bank in Bulgaria and in EEA countries for additional debit card for children/adolescents (aged from 14 up to 18 years) offered to a main account of a parent/guardian | BGN 1.17 + 0.1% |
| Daily limit for cash withdrawal | BGN 100.00 |
| Daily limit for payment at merchants | BGN 100.00 |
| Total daily limit for cash withdrawal and payment at merchants | BGN 100.00 |

Notes:

- Primary contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from is being offered to an account of the child/adolescent
- Additional contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from is being offered to an account of a parent/guardian
- For all other services and transactions with a debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from the applicable fees and commissions shall be those, applied to the International Debit Card of the DEBIT MASTERCARD brand

International debit card VISA GOLD DEBIT/ WORLD DEBIT MASTERCARD**BGN**

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Card issuance | No fee |
| Payment instrument - annual maintenance fee | |
| Visa Gold Debit | BGN 48.90 |
| World Debit Mastercard | BGN 97.79 |
| Renewal of a card with expired validity | No fee |
| Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic) | No fee |
| Issuance of subsequent or additional card | BGN 14.67 |
| Cash depositing at UBB ATMs | BGN 0.20 + 0.05% on the entire amount |
| Cash withdrawal at UBB ATMs | BGN 0.20 + 0.1% |
| ATM withdrawals from another bank in Bulgaria and in EEA countries | BGN 1.17 + 0.1% |
| ATM withdrawals from a bank in non-EEA countries | BGN 4.89 + 1% |
| Cash advance in UBB branch | BGN 4.89 + 1% |
| Cash advance in branch of another Bulgarian bank | BGN 4.89 + 1% min. BGN 20 |
| Cash advance in a bank/ financial institution abroad | BGN 4.89 + 1% min. BGN 20 |
| Payment at UBB POS | No fee |
| Payment at POS of another Bulgarian bank | No fee |
| Payment at POS of a bank abroad | No fee |
| Transfer at an ATM of amounts between a card and another account | No fee |
| Account balance inquiry at an UBB ATM | BGN 0.98 |
| Account balance inquiry at an ATM of another bank in Bulgaria | BGN 0.98 |
| Account balance inquiry at an ATM abroad | BGN 0.98 |
| Fee upon transactions for betting and gambling purposes, amount refunds included | 2% of the transaction amount |
| PIN change (only at UBB ATM) | No fee |
| Unblocking a card, because of entered 3 wrong PIN codes | No fee |
| Blocking a lost/ stolen card | No fee |
| Generating a new PIN | BGN 0.98 |
| SMS notifications for each transaction over BGN 100 (valid until 01.09.2019) | No fee |
| Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing) | No fee |
| Changes in a transaction limit | BGN 4.89 |
| Changes in card data through a branch of the bank (account number, servicing branch for the card) | BGN 5.00 |
| Receipt of a card or a PIN code from a branch other than the issuing one | No fee |
| Delivery for a card to an address in Bulgaria (VAT incl.) | BGN 4.89 |
| VISA Gold / World Debit Mastercard transactions limit | |
| Total daily limit for cash withdrawal | BGN 5 000 |
| Daily limit for payment at merchants | BGN 20 000 |
| Number of card transactions per calendar day | 30 |

International credit cards MASTERCARD and VISA*

BGN

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| Payment instrument - MasterCard, Visa, Visa Electron card - annual maintenance fee for the first year | BGN 24 |
| Payment instrument - Visa Gold and Master Card Gold card - annual maintenance fee for the first year | BGN 60 |
| Payment instrument - MasterCard and Visa card - annual maintenance fee after the first year | BGN 48 |
| Payment instrument - Visa Gold and Master Card Gold - annual maintenance fee after the first year | BGN 120 |
| Cash depositing at UBB ATMs | No fee |
| Cash withdrawal at UBB ATMs | BGN 3.91 + 3% |
| ATM withdrawals from another bank in Bulgaria and in EEA countries | BGN 4.89 + 3% |
| ATM withdrawals from a bank in non-EEA countries | BGN 6.85 + 3% |
| Cash withdrawal at a POS in UBB branch | 3%, min. BGN 4 |
| Cash withdrawal at a POS of another bank | 3%, min. BGN 20 |
| Cash withdrawal at a POS abroad | 3%, min. BGN 10 |
| Payment of goods and services at merchant in Bulgaria | No fee |
| Payment of goods and services at merchant abroad | No fee |
| Fee upon transactions for betting and gambling purposes, amount refunds included | 2% of the transaction amount |
| Penalty fee for unauthorized exceeding the limit | BGN 9.78 |
| Min. mandatory amount of monthly repayment installment (includes the total amount of the due fees, commissions and interest plus min. 3% of the amount of the effected transactions) | 3% min. BGN 9.78 |
| Changes of card data through the Client Service Center (servicing branch for the card, updating names on card plastics upon the card's reissuing) | No fee |
| Changes in a transaction limit | BGN 9.78 |
| Changes in card data through a branch of the bank (servicing branch for the card) | BGN 6.00 |
| Temporary blocking a card (upon a client's request) | No fee |
| Generating a new PIN | BGN 1.96 |
| Reissuance of a card with non - expired validity (lost, stolen, destroyed, due to a change in the name on the plastic) | No fee |
| Reissuance of a card with non - expired validity upon the bank's initiative | No fee |
| Deferral of a credit card purchase into 3 or 6 equal installments | 3 % of the transaction's value, one-off |
| Deferral of a credit card purchase into 9 or 12 equal installments | 6 % of the transaction's value, one-off |
| Receipt of a card or a PIN code from a branch other than the issuing one | No fee |
| Card balance inquiry at an UBB ATM | BGN 0.98 |
| Card balance inquiry at an ATM of another bank in Bulgaria | BGN 0.98 |
| Card balance inquiry at an ATM abroad | BGN 0.98 |

*Not available in all bank branches.

**This fee is valid only for deliveries to Zone 1 countries. For delivery to countries outside Zone 1 the fee shall be in accordance with the tariff of the respective courier company, as the expenses shall be borne by the client and shall be deducted from the credit card limit upon its activation. In case there is a PIN code also delivered with the credit card, it shall be packed in a different parcel.

Limits for transactions with credit cards over 7 subsequent days:

| | |
|-----------------------------------------------------|------------------------------------------------|
| Transaction limit upon payment at merchant | up to 100% of the approved credit limit |
| Transaction limit upon cash withdrawal at a POS/ATM | up to 100% of the approved credit limit |
| Transaction's number (per week) | 50 |

Other operations with international bank cards

Obtaining cash upon a purchase at a POS of UBB AD

| | |
|--------------------------------------------------------------------------------------------------------------------|--------------------------|
| Visa/Mastercard Credit Card | BGN 1.50 |
| Visa/Mastercard Debit Card | BGN 0.20 |
| Obtaining cash upon a purchase at a POS of another bank | |
| Visa/Mastercard Credit Card | BGN 3.00 |
| Visa/Mastercard Debit Card | BGN 0.40 |
| Opening an account, related to international credit card | No fee |
| Opening of arbitration procedure to Mastercard and VISA, payable to the respective international card organization | USD/EUR 250 |
| Considering a chargeback from an arbitration procedure to an international card organization - Mastercard and VISA | USD/EUR 250 |
| Withdrawing at a POS with a debit or credit card issued by another bank | 3.0%, min. 10 BGN |

Notes:

- For changing the way of repayment under credit cards, from payment in cash to payment from account, no fee shall be collected for changing card data.
- Deposits at ATMs made by 17.00 h. shall be posted with value date the same business day. Deposits made after 17.00 h. shall be posted with value date the next business day. Deposits made on non-business days shall be posted with value date on the next business day.
- No fee shall be collected for issuance of a primary or additional card to the Privilege account.
- EEA – European Economic Area.

International credit cards VISA CLASSIC CREDIT / BILLA VISA CLASSIC*

| | |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Cash withdrawal limit | 100% of the credit limit |
| Minimum payment | 5%, min. BGN 9.78 / EUR 5 |
| Discount for purchase/payment within the country for Billa-Visa Classic | 2% for purchases with BILLA Visa Classic in BILLA in the country, without discount at other merchants |
| Card issuance | Free of charge |
| Additional card issuance | Free of charge |
| Card renewal | Free of charge |
| Card re-issuing before expiry | No fee |
| Monthly/Annual main card maintenance fee - Visa Classic | BGN 4.50 / BGN 45 / EUR 2.30 / EUR 23.01 |
| Monthly main card maintenance fee - BILLA VISA CLASSIC | BGN 4.50 / EUR 2.30 |
| Monthly/Annual card maintenance fee for additional card - Visa Classic | BGN 2.54 / BGN 25.43 / EUR 1.30 / EUR 13 |
| Monthly card maintenance fee for additional card - BILLA VISA CLASSIC | BGN 2.54 / EUR 1.30 |
| Payment of goods and services | Free of charge |
| Withdrawal through ATM/POS of UBB Bank Bulgaria AD | BGN 2.93 + 1.5% / EUR 1.50 + 1.5% |
| Cash deposits through ATM of UBB Bank Bulgaria AD | Free of charge |
| Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments | 0% interest, 4% fee |
| Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area | BGN 4.89 + 1.5% / EUR 2.50 + 1.5% |
| Withdrawal through ATM/POS in countries outside the European Economic Area | BGN 6.85 + 3% / EUR 3.50 + 3% |
| Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country | 1% |
| Receipt of funds on card through POS (credit refund) | 1% |
| Balance enquiry | BGN 0.98 / EUR 0.50 |
| Choice and charge of PIN | Free of charge |
| Send an SMS to a short number to receive a PIN | It is collected by the mobile operator |
| Monthly card statement | Free of charge |
| Statement upon request at an office of the Bank | Free of charge |
| Change of operational limit | BGN 9.78 / EUR 5 |
| Card blocking | Free of charge |
| Card activation after entering 3 wrong PINs | BGN 9.78 / EUR 5 |
| Card delivery to another UBB Bank Bulgaria EAD branch | Free of charge |
| Overlimit on credit card | BGN 9.78 / EUR 5 |
| Account closure | Free of charge |
| Send money to a recipient with card from the Bank | Free of charge |
| Send money to a recipient with any other BG bank's card | Free of charge |

International credit cards CARD Fix

BGN

| | |
|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cash withdrawal limit | 100% of the credit limit |
| Minimum payment | Depending on the credit limit (CL): <ul style="list-style-type: none"> • BGN 20 (BGN 500 - 1000 CL) • BGN 30 (BGN 1001 - 1500 CL) • BGN 40 (BGN 1501 - 2000 CL) • BGN 60 (BGN 2001 - 3000 CL) • BGN 80 (BGN 3001 - 4000 CL) • BGN 100 (BGN 4001 - 5000 CL) |
| Card issuance | BGN 44.98 |
| Additional card issuance | BGN 14.67 |
| Card renewal | Free of charge |
| Card re-issuing before expiry | No fee |
| Monthly/Annual card maintenance fee | Annual fee - BGN 46.94 |
| Monthly/Annual card maintenance fee for additional card | Annual fee - BGN 14.67 |
| Payment of goods and services | Free of charge |
| Withdrawal through ATM/POS of UBB Bank Bulgaria AD | BGN 4.89 |
| Cash deposits through ATM of UBB Bank Bulgaria AD | Free of charge |
| Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments | 0% interest, 4% fee |
| Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area | BGN 6.85 |
| Withdrawal through ATM/POS in countries outside the European Economic Area | BGN 14.67 |
| Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country | 1% |
| Receipt of funds on card through POS (credit refund) | 1% |
| Balance enquiry | BGN 0.98 |
| Choice and charge of PIN | Free of charge |
| Send an SMS to a short number to receive a PIN | It is collected by the mobile operator |
| Monthly card statement | Free of charge |
| Statement upon request at an office of UBB Bank Bulgaria EAD | Free of charge |
| Change of operational limit | BGN 9.78 |
| Card blocking | Free of charge |
| Card activation after entering 3 wrong PINs | BGN 9.78 |
| Card delivery to another UBB Bank Bulgaria EAD branch | Free of charge |
| Overlimit on credit card | BGN 9.78 |
| Account closure | Free of charge |

| | |
|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| Send money to a recipient with card from the Bank | Free of charge |
| Send money to a recipient with any other BG bank's card | Free of charge |
| International credit cards Mastercard Gold Premium | |
| Cash withdrawal limit | 100% of the credit limit |
| Minimum payment | 5%, min. BGN 9.78 / EUR 5 |
| Card issuance | Free of charge |
| Additional card issuance | Free of charge |
| Card renewal | Free of charge |
| Card re-issuing before expiry | No fee |
| Monthly/Annual card maintenance fee | BGN 9.60/BGN 96/EUR 4.91/EUR 49.08 |
| Monthly/Annual card maintenance fee for additional card | BGN 5.70/BGN 57/EUR 2.91/EUR 29.14 |
| Payment of goods and services | Free of charge |
| Withdrawal through ATM/POS of UBB Bank Bulgaria AD | BGN 2.93 + 1.5% / EUR 1.50 + 1.5% |
| Cash deposits through ATM of UBB Bank Bulgaria AD | Free of charge |
| Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments | 0% interest, 4% fee |
| Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area | BGN 4.89 + 1.5% / EUR 2.50 + 1.5% |
| Withdrawal through ATM/POS in countries outside the European Economic Area | BGN 6.85 + 3% / EUR 3.50 + 3% |
| Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country | 1% |
| Receipt of funds on card through POS (credit refund) | 1% |
| Balance enquiry | BGN 0.98 / EUR 0.50 |
| Choice and charge of PIN | Free of charge |
| Send an SMS to a short number to receive a PIN | It is collected by the mobile operator |
| Monthly card statement | Free of charge |
| Statement upon request at an office of UBB Bank Bulgaria EAD | Free of charge |
| Change of operational limit | BGN 9.78 / EUR 5 |
| Card blocking | Free of charge |
| Card activation after entering 3 wrong PINs | BGN 9.78 / EUR 5 |
| Card delivery to another UBB Bank Bulgaria EAD branch | Free of charge |
| Overlimit on credit card | BGN 9.78 / EUR 5 |
| Account closure | Free of charge |
| Send money to a recipient with card from the Bank | Free of charge |
| Send money to a recipient with any other BG bank's card | Free of charge |

International credit cards Visa Platinum

| | |
|-----------------------|---------------------------------|
| Cash withdrawal limit | 100% of the credit limit |
|-----------------------|---------------------------------|

| | |
|-----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| Minimum payment | 5%, min. BGN 9.78 / EUR 5 |
| Card issuance | BGN 254.26 / EUR 130 |
| Additional card issuance | BGN 127.13 / EUR 65 |
| Card renewal | Free of charge |
| Card re-issuing before expiry | No fee |
| Monthly/Annual card maintenance fee | Annual card maintenance fee – BGN 254.26 / EUR 130 |
| Monthly/Annual card maintenance fee for additional card | Annual card maintenance fee – BGN 127.13 / EUR 65 |
| Payment of goods and services | Free of charge |
| Withdrawal through ATM/POS of UBB Bank Bulgaria AD | BGN 2.93 + 1.5% / EUR 1.50 + 1.5% |
| Cash deposits through ATM of UBB Bank Bulgaria AD | Free of charge |
| Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments | 0% interest, 4% fee |
| Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area | BGN 4.89 + 1.5% / EUR 2.50 + 1.5% |
| Withdrawal through ATM/POS in countries outside the European Economic Area | BGN 9.78 + 3% / EUR 5 + 3% |
| Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country | 1% |
| Receipt of funds on card through POS (credit refund) | 1% |
| Balance enquiry | BGN 0.98 / EUR 0.50 |
| Choice and charge of PIN | Free of charge |
| Send an SMS to a short number to receive a PIN | It is collected by the mobile operator |
| Monthly card statement | Free of charge |
| Statement upon request at an office of UBB Bank Bulgaria EAD | Free of charge |
| Change of operational limit | BGN 9.78 / EUR 5 |
| Card blocking | Free of charge |
| Card activation after entering 3 wrong PINs | BGN 9.78 / EUR 5 |
| Card delivery to another UBB Bank Bulgaria EAD branch | Free of charge |
| Overlimit on credit card | BGN 9.78 / EUR 5 |
| Account closure | Free of charge |
| Priority Pass visit ** | EUR 33.60 |
| Send money to a recipient with card from the Bank | Free of charge |
| Send money to a recipient with any other BG bank's card | Free of charge |

* The fee is charged by Priority Pass Limited – EUR 33.6 per person per visit (incl. VAT).

International credit cards VNOSKA**BGN**

| | |
|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Cash withdrawal limit | - |
| Minimum payment | Sum of the monthly installments |
| Interest rate upon purchase/payment (yearly) | 0% |
| Interest rate upon cash withdrawal (yearly) | Not applicable |
| Card issuance | BGN 24.45 |
| Additional card issuance | Not applicable |
| Card renewal | Free of charge |
| Card re-issuing before expiry | No fee |
| Monthly/Annual card maintenance fee | BGN 25.43 |
| Monthly/Annual card maintenance fee for additional card | Not applicable |
| Payment of goods and services | Free of charge |
| Withdrawal through ATM/POS of UBB Bank Bulgaria AD | Not applicable |
| Cash deposits through ATM of UBB Bank Bulgaria AD | Free of charge |
| Withdrawal through POS of KBC Bank Bulgaria EAD and repayment in 12 equal monthly installments | Not applicable |
| Withdrawal through ATM/POS of other banks within the country and within the countries from the European Economic Area | Not applicable |
| Withdrawal through ATM/POS in countries outside the European Economic Area | Not applicable |
| Payment with cash withdrawal up to BGN 50 (cashback) at merchants within the country | Not applicable |
| Receipt of funds on card through POS (credit refund) | 1% |
| Balance enquiry | BGN 0.98 |
| Choice and charge of PIN | Free of charge |
| Send an SMS to a short number to receive a PIN | It is collected by the mobile operator |
| Monthly card statement | Free of charge |
| Statement upon request at an office of UBB Bank Bulgaria EAD | Free of charge |
| Change of operational limit | BGN 9.78 |
| Card blocking | Free of charge |
| Card activation after entering 3 wrong PINs | BGN 9.78 |
| Card delivery to another UBB Bank Bulgaria EAD branch | Free of charge |
| Overlimit on credit card | BGN 9.78 |
| Account closure | Free of charge |
| Send money to a recipient with card from the Bank | Not applicable |
| Send money to a recipient with any other BG bank's card | Not applicable |

Other services

| | |
|------------------------------------------------------------------------------|---------|
| Delivery of an issued card abroad by special courier upon customer's request | BGN 100 |
|------------------------------------------------------------------------------|---------|

Note: The fee is applicable to countries in Europe.

1. Consumer Loan

Prepayment fee upon a provided consumer loan with a fixed interest rate over the entire tenor

- | | |
|--------------------------------------------------------------------------|----------------------------------------------------|
| • Upon a remaining period of the loan agreement being more than one year | 1% on the prepaid amount of the principal |
| • Upon a remaining period of the loan agreement being less than one year | 0.5% on the prepaid amount of the principal |

2. Mortgage Loan

| | |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Application fee upon submitting a request | No fee |
| Fee for documents-based analysis of mortgage loan collateral | BGN 250 |
| Mortgage obliteration fee* | BGN 60 |
| Prepayment fee | 1% on the prepaid amount of the principal until repayment of the initial 12 repayment installments |

Notes:

- Collected fees and commissions under loans shall not be subject of refund upon prepayment;
- Upon loan prepayment with funds of a newly provided loan from UBB, no prepayment fee shall be due;
- * Regarding mortgage loan agreements, a prepayment fee in the amounts and under the assumptions hereof shall only be due and payable if it has explicitly been stipulated in the loan agreement
- * Mortgage obliteration fee shall be collected only in case it has been explicitly stipulated in the loan agreement.

VI: OTHER SERVICES

| SERVICE TYPE | BGN |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Preparation of statement | |
| Statements of account movements and card for the current year | No fee |
| For previous years - per year | BGN 20 |
| Issuing a certificate for presence of bank accounts, account funds, loans | |
| In Bulgarian | BGN 20 |
| In a foreign language | BGN 40 |
| Issuing of other certificates | BGN 20 |
| Duplicate or photo-copy of document (per page) | BGN 1 |
| Bank reference | |
| To Bulgarian institutions | BGN 50 |
| To foreign institutions | BGN 75 |
| For adjusting an accounting entry upon the client's request** | BGN 5 |
| Special courier services for delivery of documentary parcels abroad | according to the courier's tariff |
| Documentary parcels abroad by registered mail | according to the courier's tariff |
| One-off distraintment processing fee* | BGN 20 |
| Fund storage and monitoring fee on available balances of current and savings accounts under agreements, unilaterally terminated by the Bank with a notification to the Client | 4% per annum on stored account balances, accrued daily and 200 BGN /or its equivalent in foreign currency, calculated at the exchange rate of Bulgarian National Bank at the time of calculation/ annual monitoring fee |

Note:

- No fee shall be collected for preparing account movement statements for the last month of the previous year, in case such has been requested during the first month of the current year.
- FX transactions are being affected, 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.

VII: ONLINE BANKING

UBB Online

Registering

| | |
|----------------|---------------|
| Online banking | No fee |
|----------------|---------------|

Use -monthly fee

| | |
|----------------|---------------|
| Online banking | No fee |
|----------------|---------------|

Other services

| | |
|-----------------------------------------------------------------------------------|---------------|
| Reissuing a forgotten login password via UBB branch or Call center | No fee |
| Setting a new login password via online banking | No fee |
| Hardware token for scanning color CRONTO codes – usage fee, payable one-off | BGN 29 |
| Replacement of a Hardware token for scanning color CRONTO codes with a new device | BGN 29 |
| Using a software token, integrated in the UBB Mobile application | No fee |

Account information service (valid until 01.09.2019)

| | |
|-----|---------------|
| SMS | No fee |
|-----|---------------|

Notes:

- Operations ordered through online and mobile banking channels shall be charged according to Section: Fund Transfers.
- A hardware token for scanning color CRONTO codes that has shown a defect within 2 years of its purchase will be replaced free of charge.

KBC Online Bulgaria

| | |
|-----------------------------------------|---------------|
| Re-issue of PIN for KBC Online Bulgaria | No fee |
|-----------------------------------------|---------------|

VII.A: ELECTRONIC NOTIFICATIONS

Subscription plan SMS

SMS 20 (20 notifications)

BGN 3

SMS 40 (40 notifications)

BGN 5

Subscription plan Viber

Viber 20 (20 notifications)

BGN 2

Viber 40 (40 notifications)

BGN 4

E-mail

No fee

Push notifications

No fee

Notes:

- 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 it number of free-of charge SMS/Viber messages to the mobile phone number, stated by the Client to the Bank, concerning incoming account movements, 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
 - For 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, through the Client Contact Centre 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.
 - Of account movements. Upon activation of PUSH notifications for accounts via the mobile banking application, the sending of SMS/Viber/Email messages for incoming and outgoing movements, as well as a monthly balance for that account shall be discontinued. Upon deactivation of PUSH notifications for accounts via the mobile banking application, the sending of SMS/Viber/Email messages shall not be renewed automatically. The sending of SMS/Viber/Email messages may be activated at a branch of the Bank, via Online banking or through the Client Contact Centre. In case there are remaining purchased, but unused, SMS or Viber notifications, they shall be used until their depletion - after being renewed.

VIII.: BANK SAFE DEPOSIT BOXES

Information about the terms, conditions and prices for renting out safe deposit boxes can be obtained in the Bank's offices, offering this service:

- Maria Luisa Branch (Sofia city, 70, Maria Luisa Blvd.)
- Tundzha Branch (Sofia city, 12A, Tundzha Str.)
- Sofia 11 Branch – NDK (Sofia city, 3, Hristo Stamboliyski Str.)

IX: ADDITIONAL PROVISIONS

1. This Tariff shall be applicable only to individuals, not operating in their capacity as merchants, freelancers or not engaged in other economic or non-business activities.

2. Value dates:

2.1. On interest-bearing accounts in leva - the date of the 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 are VAT inclusive.

4. Fees and commissions shall not be collected in the following cases:

4.1. For issuing certificates upon a request of Court, prosecutor's office and investigating authorities.

4.2. For all operations in BGN and foreign currency related to the disposal with donor accounts and the raising and spending of funds for medical treatment, upon presenting the respective documents.

4.3. For depositing cash in BGN and foreign currency at a teller desk in donor accounts, opened with UBB AD.

4.4. Upon payments in BGN and foreign currency from accounts with the bank to donor accounts, opened with UBB AD, including such initiated via e-banking or at branches.

4.5. Transactions in local and foreign currency executed by UBB employees or in their favor.

5. 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).

6. Expenses for claims, relating to foreign currency transfers, initiated, and rejected by the payer's bank, shall be borne by the client of UBB, who is beneficiary of the transfer.

7. For all services, not provided for in this Tariff, UBB shall collect fees and commissions on negotiable basis

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. This Tariff will entry into force on 01.07.2025

10. This Tariff shall be applicable to individual clients. As regards natural persons, carrying out their activity as merchants, freelancers or who are engaged in non-profit activities in Bulgaria or abroad - the Fees and Commissions Tariff for Business Clients of United Bulgarian Bank AD shall apply.

X: Discontinued Products

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

XI: Operational limits for cards of individuals, limit for depositing cash at an ATM of UBB and a limit for the Fresh Money service

Attachment 2 Card limits for Individuals